fully—just blending it with his rich brown and-black fur, in which not a white hair is to be seen—is, of course, the finest; but there are many who nearly approach him in dark sleekiness. There is not among them that variety of names which one would wish. They all suggest the homely comfortable, intimate love, the nicety of care with which they are regarded, and in most instances their collars or neck ribbons are assorted to their coloring with delicate appreciation; but, on the whole, their names are feeble. Bobby, Toby, Billy, Tom, Tig, even Tiger—these are no impressive appellations, and Whiskerando is insulting to its truly noble-looking bearer. That splendid brown tabby should not have been called after a caricature, and by a name which must naturally dwindle down to "Andy." "Crystal" has no meaning, and Dick is too familiar for a grand creature, with eyes like great topazes, and shining black forepaws folded on his red cushion with perfect indolent grace. The red tabbies are very handsome, and their eyes are large and golden in color; but they do not look so sociable as the others, and the largest and handsomest lies down in his house and refuses to tumble to the admiring audience. The variety of countenance and shape of face among the cats is very curious, and it grows on one's perception as one passes down the long line. The visitor is not distressed by the painful wistfulness always seen in the faces of imprisoned wild animals. Only two or three of the cats looked as if they did not like it; only one was jumping at the bars in any earnest. There was a good deal of unembarrassed play, under kindly maternal superintendence, among the kittens, and there was hardly any noise. Among the silver-gray tabbies, both male and female, are many remarkably handsome faces. And No. 31, a black-and-white he cat, of perfect form, evenly marked in white under the neck, with white whiskers and white-topped paws, has such an expression of sagacity that one turns to the catalogue confident that he is "not for sale." Of course, not; and he lays his paw gravely against his nose, and winks slowly, in confirmation of the fact. No 33 is perfectly black, with soft fur, like satin for sheen. No. 46 is pure white, with a sad face, as of a cat who, though only a year old, has outlived the pomps and vanities and does not care for shows or bows. He wears his ribbon carelessly, and lets his nose droop listlessly toward the cushion edge. Not so a neighbor of his, aged six, who has reached middle life, and likes it; who is a roystering brigand, with a rusty face, unutterably knowing; a cat whose home-life is plainly untrammeled by restrictions, who has a latch-key, and who, if by reason of a long residence he does not "know where the wood pigeons breed," is familiar with the best preserves of sparrows. He arches his back, squeezes himself against the wires, gives his head a shake, twitches his ears with a click, and lies down, having said plainly: "I don't mind this for three days, you know, just to oblige them at home; but it couldn't last." Among the short-haired he-cats of unusual color is a handsome creature named "Amontillado," who lives at the Crystal Palace and has an amusing air of self-consciousness. "Ha! ha!" he seems to say, as he licks his lips and blinks. "If I were to be let out, I should be all right. No one would be alarmed; there would be no running after me. I know all about it. I hadn't to be brought here in a basket, with a label on it describ-

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"New York Ledger.")

MEN AND THE ELEPHANT.

JOHN G. SAXE.

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London Spectator.")

AT THE CRYSTAL PALACE.

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The Independent.

" BUT AS WE WERE ALLOWED OF GOD TO BE PUT IN TRUST WITH THE GOSPEL, EVEN SO WE SPEAK, NOT AS PLEASING MEN BUT GOD, WHICH TRIETH OUR HEARTS."

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ment—a permission, too, which is subject to vexatious restrictions; yet the defense of such oppressive usages is probably made in the name of liberty, and the small cantons say that they choose to regulate their own affairs in their own way, and either to stick to old paths or to mend or change them when they please, whilst the great numbers of people in the minority in the large cantons who have vested privileges to hold are eager to join with the majorities in the small cantons to keep on in the old way.

There seems to be increasing disposition among the Swiss, on the whole, to adopt what we regard as American notions of religion, and to separate the church from the state. The great Council of Aargau decided, November 28th, 1871, to insist upon such separation in that province and to make civil marriages binding; to entrust the register of births, marriages, and deaths to the civil government; as well as to introduce suitable instruction into the public schools, without reference to the several confessions of doctrine. The city of Basel has made a similar provision as to marriage, and left the parties free to go to the clergy and the church or not. In the powerful Canton of Bern the synod decided, by 42 votes against 28, to retain the Apostles' Creed in the worship, yet to allow liberty to change the introductory word from "*bekennet*" ("confess") to "*vernehmet*" ("hear")—a decision against which several of the more radical clergy have protested and rebelled; one of them declaring that, if "bend or break" is the motto, he is willing to accept it in his way, and to break, rather than to bend.

St. Gall has decided by 57 against 38 in its popular synod upon a revision of the liturgy, and even in conservative Geneva the New Consistory has been agitating the same question. In Neuenburg the reform movement increases from day to day, and there is a growing aversion to the old official church administration and a desire for freer methods and principles. We believe, however, that public worship is still supported by law throughout Switzerland, although the government dispenses its bounty impartially to Catholic and Protestant churches who seek for it legally, and no direct word has come as yet to us of the introduction of the new measures into the cantons that have adopted them nominally.

As to the style of thought now current in Switzerland, I cannot speak now at length; but I must be content with two illustrations of the general tendency, that are afforded by two important publications on my table. The first is what may be called "The Swiss Foreign Quarterly Review of Theology and Philosophy" (*The Compte Rendu*), published at Lausanne now for five years. I have read these quarterly numbers for that time with great interest and instruction, and have gathered, perhaps, more knowledge from its pages than from any other theological review. It aims to survey the whole field of the higher Christian literature, and to give a full and fair account of the current thought of enlightened Christendom. It is quite free in tone, yet not irreverent; and the editors are generally content with giving reports of the contents of leading works, without comments of their own. I infer, however, from their choice of books, as well as from the lights and shades which they throw upon their portraitures of ideas and of character, that they are liberals of the moderate school, very much after the pattern of the Heidelberg theologians and of the Baden type, which Schenkel now heads and which Rothe adorned. The last number of this "Review" has five articles and a bulletin of 17 pages of short book-notices. Of the five articles, 78 pages are given to Hartmann's "Philosophy of the Unconscious," 33 pages are given to a learned treatment of the Taborists and Utraquists of Bohemia, and the remaining 40 pages are taken up by reports of Baltzer's "Origin of Organisms," of Weiss's tract on the Cappadocian Fathers, Basil and the two Gregories as Exegetes, and of Schleiden's book on Darwinism and its associated doctrines. In this number philosophy carries the day over theology, and it has three out of the five principal articles; yet one of these three articles is quite theological and conservative. Generally, however, the philosophical articles are more concerned with questions of theology and ethics than with physical science, and we are indebted this year to the "Review" for our sole knowledge of some of the most solid and useful books of Christian thought and service in our day—such as Luthardt's "History of Liberty" and De La Saussayes's "Christian Science."

The other publication to which I refer is the "History of Jesus of Nazara," by Dr. Theodore Keim, of Zurich, an elaborate and scholarly and in some respects quite original work, of which the first volume came out in 1867, and was reviewed soon after in the *Christian Examiner* by me, and the third and last was published this present year. The first volume treats of the sources of knowledge of our Lord's life, and then considers the religious groundwork of his career, his holy youth and his self-knowledge, and his final decision as to his responsibility. The second volume is devoted to the year of teaching in Galilee; and the third volume treats of his death and resurrection. It is granted by candid scholars of various schools that this book makes an epoch in the study of the New Testament, and that it is especially valuable from its respect for careful historical investigation, instead of the rash speculative criticism of the school of Baur, Strauss, and others. Keim accepts reverently, in his way, the Messiahship of Christ, whilst he deals very freely with most of the miraculous portions of his life; and he appears to hold to him as the central and divine personage of history, the peculiar image of God, the union of Divinity with our humanity and the living Head of the Church. We understand him to affirm that the work of the Holy Spirit is the crowning proof of the Christian religion, and that this gift was procured and is continued by Christ's mediation. Here is a specimen of his treatment of our Lord's place in the world's history from the closing chapter of the book:

"If Spinoza himself has confessed of him that he was the temple of God, in whom God most revealed himself, we may then declare more joyfully: Christianity is the crown of the creations of God, and Jesus is the chosen of God, the Image, the Beloved, the Work-leader, and the World-former of God in the history of mankind. He is the test and he is the moving spring of the world's history. The noblest ideals of which the dawnings of human development dreamed, for which the sunny days of the earth glowed and strove in inspiration and in sadness—these are stilled in him, who has become a credible existence in flesh and blood, and a rich prize signaling from the dim distance to the struggling brethren and peoples and generations."

This certainly looks like something of Christian faith; and, whatever may be the defects of Keim's scholarly work in some directions, it is surely a great improvement upon the spirit of the recent Swiss and Germanic radical theology, and probably it is the beginning of still better things. The work is elegantly printed, and in every respect it has a good artistic form, as well as substantial contents.

I have given these off-hand illustrations of Swiss thought, perhaps, somewhat with the feeling that we Americans are very like the Swiss in our present speculative tendencies and political circumstances—especially our New England people. Boston is a kind of Occidental Geneva, and, like Geneva, its thinking people are to choose between the old Puritanism, the revived Romanism, and the last school of Free Religion. Calvin, Francis de Sales, and Rousseau—these are three names that mean almost as much in Boston as in Geneva, and may mean more before long. But this is too great a matter to treat now.

IS IT A BONDAGE?

BY PRES. CHARLES G. FINNEY.

IN my recent article on the subject of innocent amusements I insisted that no amusement was innocent that was not sought or engaged in for the glory of God. That an innocent amusement must not be engaged in for the love of amusement, nor because we need amusement, but from a supreme ultimate regard to the glory of God and the interests of his kingdom. That in seeking amusement, as in the performance of every other duty, the eye must be single to the glory of God—in other words, amusements, to be innocent, must be regarded by us at the time as the best means possible to us of pleasing God and advancing the interests of his kingdom. And they must not only be so regarded by us, but must be engaged in for the purpose, and as the best means to that end possible to us for the time being. Now, is this rule a yoke of bondage? I do not wonder that it has created in some minds not a little disturbance. The pleasure-loving and pleasure-seeking members of the church regard the rule as impracticable, as a straight-jacket, as a bondage. But to whom is it impracticable? Surely it is not and cannot be to any who love God with all their heart and their neighbor as themselves. It certainly cannot be so regarded by a real Christian, for all real Christians love God supremely. Their own interests and their own pleasure are regarded as nothing as compared with the interests and good pleasure of God. They, therefore, cannot seek amusements unless they believe themselves called of God to do so. By a law of our nature we seek to please those whom we supremely love. Also by a law of our nature we find our highest happiness in pleasing those whom we supremely love; and we supremely please ourselves when we seek not at all to please ourselves, but to please the object of our supreme affection. Therefore, Christians find their highest enjoyment and their truest pleasure in pleasing God and in seeking the good of their fellow-men; and they enjoy this service all the more because enjoyment is not what they seek, but what they inevitably experience by a law of their nature. This is a fact of Christian consciousness. The highest and purest of all amusements is found in doing the will of God. Mere worldly amusements are cold and insipid and not worthy of naming in comparison with the enjoyment we find in doing the will of God. To one who loves God supremely it is natural to seek amusements and everything else that we do seek with supreme reference to the glory of God. Why, then, should the rule laid down in this and in my former article be regarded as too strict, as placing the standard too high, and as being a straight-jacket and a bondage? How, then, are we to understand those who plead so much for worldly amusements? From what I have heard and read upon this subject within the last few years, I have gathered that these pleaders for amusements have thought that there was more enjoyment to be gained from these amusements than from the service of God. They remind me of a sentence that I used to have as a copy when a school-boy: "All work and no play makes Jack a dull boy." They seem to assume that the service of God is work in the sense of being a task and a burden; that to labor and pray and preach, to win souls to Christ, to commune with God, and perform the duties of religion is so wearisome, not to say irksome, that we need a good many play-days; that the love of Christ is not satisfactory; that we must have frequent resort to worldly amusements to make life tolerable. Christ on one occasion said to his disciples: "Come aside and rest awhile." This is not wonderful when we consider that they were often so thronged as not to have time even to eat their ordinary meals. But it was not amusement that they sought; simply rest from their labors of love, in which labors they must have had the greatest enjoyment. I often ask myself: "What can it mean that so many of our highly-fed and most popular preachers are pleading so much for amusements?" They seem to be leading the Church off in a direction in which she is the most in danger. It is no wonder that lay men and women are easily led in that direction, for such teaching exactly accords with the innumerable temptations to worldliness which are presented to the Church on every side. The Bible is replete with instruction upon this subject, which is the direct opposite of these pleas for worldly amusements. These teachers plead for fun, hilarity, jesting, plays, and games, and such things as worldly minds love and enjoy; but the Bible exhorts to sobriety, heavenly-mindedness, unceasing prayer, and a close and perpetual walk with God. The Bible everywhere assumes that all real enjoyment is found in this course of life, that all true peace of mind is found in communion with God and in being given up to seek his glory as the constant and supreme end of life. It exhorts us to watchfulness, and informs us that for every idle word we must give account in the Day of Judgment. It nowhere informs us that fun and hilarity are the source of rational enjoyment; it nowhere encourages us to expect to maintain a close walk with God, to have peace of mind and joy in the Holy Ghost, if we gad about to seek amusements. And is not the teaching of the Bible on this subject in exact accordance with human experience? Do we need to have the pulpit turn advocate of worldly amusements? Is not human depravity strong enough in that direction, without being stimulated by the voice of the preacher? Has the Church worked so hard for God and souls, are Christians so overdone with their exhausting efforts to pull sinners out of the fire, that they are in danger of becoming insane with religious fervor and need that the pulpit and the press should join in urging them to turn aside and seek amusements and have a little fun? What can it mean? Why, is it not true that nearly all our dangers are on this side? Is not human nature in its present state so strongly tending in these directions that we need to be on our guard, and constantly to exhort the Church not to be led away after amusements and fun, to the destruction of their souls? But to come back to the question: To whom is it a bondage to be required to have a single eye to the good pleasure and glory of God in all that we do? Who finds it hard to do so? Christ says his yoke is easy and his burden is light. The requirement to do all for the glory of God, surely, is none other than the yoke of Christ. It is his expressed will. Who finds this a hard yoke and a heavy burden? It is not hard or heavy to a willing, loving mind. Just the thing here required is natural and inevitable to every one that truly loves God and is truly devoted to the Saviour. What is devotion to Jesus but a heart set upon rendering him a loving obedience in all things? What is Christian liberty, but the privilege of doing that which Christians most love to do—that is, in all things to fulfill the good pleasure of their blessed Lord? Turn aside from saving souls to seek amusement! As if there could be a higher and diviner pleasure than is found in laboring for the salvation of souls. It cannot be. There can be no higher enjoyment found in this world than is found in pulling souls out of the fire and bringing them to Christ. I am filled with amazement when I read and hear the appeals to the Church to seek more worldly amusements. Do we need, can we have any fuller and higher satisfaction than is found in a close, serious, loving walk with God and co-operation with him in fitting souls for Heaven?

All that I hear said to encourage the people of God in seeking amusements appear to me to proceed from a worldly, instead of a spiritual state of mind. Can it be possible that a soul in communion with God and, of course, yearning with compassion over dying men, struggling from day to day in agonizing prayer for their salvation, should entertain the thought of turning aside to seek amusement? Can a pastor in whose congregation are numbers of unsaved souls and amongst whose membership are many worldly-minded professors of religion turn aside and lead or accompany his church in a backsliding movement to gain worldly pleasure? There are always enough in every church who are easily led astray in that direction. But who are they that most readily fall in with such a movement? Who are ready to come to the front when a pic-nic, a pleasure excursion, a worldly party, or other pleasure-seeking movements are proposed? Are they, in fact, the class that always attend prayer-meetings, that are always in a revival state of mind? do they belong to the class whose faces shine from day to day with the peace of God pervading their souls? Are they the Aarons and Hurs that stay up the hands of their pastor with continual and prevailing prayer? Are they spiritual members, whose conversation is in Heaven and who mind not earthly things? Who does not know that it is the worldly members in the Church who are always ready for any movement in the direction of worldly pleasure or amusement, and that the truly spiritual, prayerful, heavenly-minded members are shy of all such movements? They are not led into them without urging, and weep in secret places when they see their pastor giving encouragement to that which is likely to be so great a stumbling-block both to the Church and to the world.

A WOMAN'S LETTER FROM WASHINGTON.

WASHINGTON, Dec. 6th, 1872.

WELL, dear friends, here we we all again—the rested and the unrested, the lovely and the defeated—all in Washington, to make ourselves agreeable or disagreeable once more, according to our natures or our provocations. Since the sun shone on us last, resplendent without shadow, in this gay capital another summer and autumn have passed on to eternity, their trophies, their defeats, their pains and losses and mortal sorrows all laid down and garnered in the treasure-house of God. Yet here are we all, apparently not poorer and alas! not richer—not much, judging from appearances. Dear me, how can I help prosing, or resist the inevitable homily rising up within me? A great battle has been fought and won. A battle old as time, which triumphs to-day, but to renew the fight to-morrow, with new foes, for the eternal issues of truth and falsehood. A great soul has been vanquished by life and by death. All the realm of thought and of service, of endeavor and of fulfillment, of human longing and necessity is poorer for his loss. It is the victor who should be great and above all litleness. It is the man triumphant who should show himself worthy to triumph in a holy cause by exemplifying in himself its finest nobility. Such nobility the Republican Senate of the Forty-second Congress thus far has failed to show. Nearly the first week of legislation has gone by; and, although the House displayed an unusual preparation for and alacrity in going at once to work, the entire proceedings of Congress have been retarded and its spirit affected by the death of Mr. Greeley. All large-souled men forget the political candidate while they mourn for a good man and the greatest journalistic writer of his century. In this sphere, to which he was ordained by pre-eminent endowment, America has suffered a bereavement which cannot be measured. I know that we are prone to believe that no one human being is necessary to the human race or to the progress of human affairs. That the waves close over each one who goes down swiftly and smoothly as if he had never been. This is true in the vast aggregate; yet many a soul goes forth from its special sphere leaving in it an emptiness and need which the world waits long for another soul to fill. Raymond, Bennett, Greeley—great triumvirate of journalism gone! Who are they who will fill their places? To the last great editor the transition from life to death, from assault and calumny to eulogy and tender charity, has been so sudden and utter, the tragedy of his dying has been so mournful, no wonder men pause and sigh and seem themselves in a moment to confront death. One of the most individual of all Americans, one of the greatest of earth's journalists, has swiftly passed from mortal sight. His sun set in eclipse, kindling at the very last instant with the light of immortality. Beholding him through that last halo, the nation mourned him as if his infirmities had never been; it mourns the master of the pen and the lover of his fellow-men, inside in the metropolis, no less it touched the eager pulse of legislation in the Capitol of the nation and stilled it. That funeral reminds me of my last conversation with Mr. Greeley. It was in my own home, shortly after the death of Phoebe Cary. He lamented with tenderest accents her unexpected death, saying over and over: "She died of a broken heart. It *ought* to have been prevented." He mourned the absence of so many of her *friends from the city*, saying: "I cannot be reconciled to it. Alice had a great funeral. Such an assembly of distinguished men and women I never saw together at any one funeral in New York. I wanted to see just as many at Phoebe's. I could not bear that there should be such a contrast between Alice's and Phoebe's funeral. But there was; and I am sad and unreconciled when I think of it."

Could he have foreseen the illustrious multitude who in less than two years would assemble at his own obsequies, it would have been a comfort. He was sensitive at heart. His love of personal approval was intense. The accusations of the past summer, the pitiless mirror which reflected to the world all his human inconsistencies, perverting and distorting many, were more than he could bear, and did more than all else to kill him. Could he have foreseen the olive branch laid upon his grave in tearful charity even by his foes, it would have been to his human heart a consolation. In one sense he was pre-eminently a victim, not only to the "inhumanity of man," but to the contradiction and conflicts of his own position. The very patent of his nature, which by divine birthright made him the editor, made less tenable to him every outside political aspiration. The man who by a stroke of his pen had made and unmade the fortunes of other men, who as a daily commentator on human affairs made himself a power in the state, could not personally aspire to a supreme national honor without having his own keen instruments seized and hurled back to wound himself. Much that was reprinted to prove the inconsistencies and contradictions of Mr. Greeley's utterances were no more than the contradictions of changed times and circumstances. Is there an editor living whose daily or even weekly editorials on passing events could afterward be lumped together in perfect unity?

History itself is not consistent. The fact of to-day is forever contradicting the fact of yesterday. "I say what I believe to-day, if it contradicts *all* that I said yesterday," says Emerson. While this remains equally true of human beings and of human affairs, any man who seeks to pass from the observation of public functions to the personal execution of them must be made of brass and iron. With one human fiber left in him, he will be the keenest of sufferers. Surely Mr. Greeley's most cruel wounds were inflicted by his own words—wrested from their primal condition and belongings, relentlessly thrust back as the mottoes of public caricatures so brutal in conception, so fiendish in purpose and power as to be at once the symbols of inhumanity and the disgrace to any "Journal of Civilization."

This is a long digression. The tribute of the House of Representatives offered by Mr. Dawes, within ten minutes of its first assembly, was spontaneous and generous. It was as if the political candidate had never been. For a moment party was nothing. By one mighty impulse this great body of men paid homage to the man, to the American so intrinsically a son of his soil, to the great editor who yet lives in the journal which he created, in the philanthropies which he cherished and defended, in the human nature which through all human infirmity he honored and exalted. It was painfully different in the Senate. To be sure it adopted unanimously the resolutions of the House in honor of Horace Greeley. But the spirit manifested the next morning was keenly out of keeping with the presumed dignity and serene courtesy of the Senate of the United States. Not that objection was made to Mr Fenton's anticipated motion to adjourn over till Thursday in honor of Mr. Greeley. There are parliamentary objections to such a precedent in favor of any civilian, however illustrious. Save in the case of the death of public functionaries dying in office, it would be extremely difficult justly to draw the line of distinction. Had this motion been made, its defeat would have reflected no disrespect upon Mr. Greeley. What reflects discredit upon the Senate was the discourtesy which would not allow the motion to be made, and which by preconcerted action in caucus decided that neither Senator Fenton nor Senator Sumner should have any opportunity to utter a word in honor of Mr. Greeley. Such petty persecution can only harm its executants. It is not in human nature for these victorious senators to feel as warmly toward men who went "the other side" as to those who bore the burden and heat of the day under the first Republican standard, and who have borne it back once more in triumph. This very impulse should make them the more careful to deal justly, if not generously, with the minority. But the degree to which personal repulsion and antagonism is carried in the Senate would be beyond belief to any one who did not know it. The House is larger, more diffusive, more generous. The man who fights his opponent there is so far from him that half his wrath evaporates in space before its sound reaches his antagonist. The Senate is less national, more personal. It is so much smaller that, if a man has an angle in his nature which obtrudes it is sure to hit his fellow and hurt him. Men bristling all over like porcupines with prejudices and animosities are constantly running into each other. Political antagonism here is much more likely to degenerate into personal acrimony than it is in the House. Abstractly, the Senate is an exalted judicial body, and at times it proves itself not incapable of wisdom, moderation, and magnanimity. These do not make its daily temper. Its prevailing vice of "caucus" has a degenerating influence upon its legislation. It is impossible that it should be otherwise. In caucus it is temper, interest, expediency which inevitably prevail. Behold the Senate of the United States in caucus! Divested of all official formality, or even dignity, see a company of men "tiptilted" on chairs, smoking, chewing, munching apples, discussing personalities, prejudices, expediencies. The greatest power, the mightiest will prevails, and walks forth from the caucus to decide the vote of the Senate. Thus Simon Cameron marched forth from the waiting-room on Tuesday morning, predetermined to move an adjournment, even before the journal was read, if necessary, to keep certain senators from the possibility of uttering a word. He carried his end, as he almost always does. The Vice-President's remark that the senator was not in order and Mr. Fenton's appeal to be allowed to make a motion moved him not. He had decided in caucus that the Senate should adjourn before a word could be said in memory of Mr. Greeley; and it adjourned. Yet in justice let it be said such action did not meet the approval of many even in the majority. It was not a lovely sight to see a man over seventy years of age, whose own name in the course of Nature must *shortly take on the sanctity and appeal for the amenities of death*, premeditatedly deny the same to the fellow-pilgrim passed before him to the unknown goal.

M. C. A.

RECIPROCITY.

BY PROF. JOHN BASCOM.

It is easy for men to make a mystery of what they do not choose to understand. It is quite a familiar method in philosophy. Men cannot conceive the Infinite, they say, and straightway they expect the Infinite to disappear from thought. Equality, the simplest and most practical of the ideas that rule in social philosophy, is pronounced a "glittering generality," an impossible and inconceivable dream of enthusiasts; and it, too, is dismissed as no longer to rule men's hopes. Equality between men turns on the use of powers. Those are equal who have the same freedom in the use of their faculties, whose positions of personal power in giving and receiving are determined from within, not from without. Governments and social customs deal with restraints, rather than enlargements, and man stands even with his fellow in the race of life when these restrictions are the same for both. The swiftness that by nature is in the limbs of the one, as the other, has nothing to do with the fairness of competition between them.

According to this palpable and practical idea of equality, woman is not the equal of man. Society hedges her in in a thousand ways and burdens her in as many more in the use of her powers when she proposes to run any bold, eager race in the competitions of life. Her endowments are quite another thing. These are settled by a mandate against which there is no rebellion and with which, luckily, we are very generally satisfied. Woman lacks the recognized social right to use freely every force that centers in her; and this is the substance of her social inferiority, which assigns her the minor half in the only grave contract of life, that of marriage and household, and leaves her in occupations a mere gleaner. Right this as between man and man, and give to every power its untrammeled use, and nothing more is to be asked. But this condition is one which cannot be departed from in any and every renovation of society—commercial, intellectual, and spiritual.

"Never will peace and human nature meet
Till free and equal man and woman greet
Domestic peace; and ere this power can make
In human hearts its calm and holy seat
This slavery must be broken."

Reciprocity, the free interplay of influence, demands as its condition this equality of position. Lift one up and sink another in their hold on powers, and instantly their mutual interplay of inciting and restraining influences is interfered with, and the one adjusts in weakness and the other in the arrogance of strength their every right. The husband who claims superiority of relation, the wife who concedes inferiority, each instantly receives a new position for the radiation of their virtues and vices. Reciprocity is lost, virtue is put to disadvantage in the inferior, vice to advantage in the superior. The fair restraints of life are slipped, and the victory rests with will, which should have rested and perhaps on equal terms might have rested with grace. Women are robbed every hour of their just influence, of the proportion of power in the social product which morally falls to them, which is to-day theirs by inherent, spiritual constitution, because this actual and assumed inferiority of social position compels them to send aslant the light of their virtues upward, instead of in equal, straightforward radiation.

It is undeniable—we all know it—that women have a higher spiritual development than men; that many virtues are with them a matter of instant intuition, almost of sensation, which are slowly and mechanically reached by us in reluctant judgments. The first flash of vision teaches them, as a mere matter of decency, what men often slowly accept under compulsion. The soul of woman unfolds the larger tactile surface in the spiritual world, and reduces many of its truths to habitual sentiment, daily sensations. This diviner endowment is half lost to society and often cruelly sacrificed by the rough, unreasoning ascendancy of man. He fails to blush when he should blush because he despises the source of the silent criticism. Man thus makes callous and insensible the point at which God intends to touch him, because he has thrust down and lost contact with the spiritual sensorium of the race. A willfulness and pride overtake him in his vices which would be impossible to him if women on all sides, in the quiet freedom of equality, brought home to him the rebuke of their better insight. The conscience of the world is smothered, and in no one respect more markedly than in the fact that the delicate, upward-tending thoughts of women are left to evaporate like childish fancies, because men deem them the products of minds essentially inferior and ephemeral, certainly not formidable and to be heeded.

Nor is there less sure loss in the opposite direction. If men have less insight into moral forces, a less constant sense of their power, they can form a more practical and complete estimate of the obstacles these are destined to encounter. The ins and outs of human action, its perversities, the ease with which it escapes on the left, the pressure applied to it on the right, are matters of varied and daily experience with men; and they thus acquire a better mastery of their fellows. With more caution and forecast of results, they push toward their purposes. They have learned that a simple declaration of truth, one passionate, straightforward movement, does not at once and necessarily reach the end nor exhaust the resources of wisdom. If their morality is flat-footed, it is correspondingly firm-footed and achieves a practical sagacity which makes it effective quite up to its moral tone. The rough physical sensations of life, and the modifications of action which spring out of them, are best known to men, are often hidden from women, because no strict reciprocity of influence is established between these two parties to the social problem. Management, therefore, is always falling into the hands of men; and when position is given to women their executive force is rarely proportioned to their intellectual and moral power. Effectiveness is the lifelong lesson of men and they learn to take a faithful measure of difficulties. Women are taught to expect a good deal from the concession of others and to anticipate results disproportionate to the means employed. It is always with loss that our feet are thus lifted from the earth, even though it be by moral enthusiasm. Our powers are consolidated, hardened, and proportioned by this constant strain put upon them; and female character would gather force, compass, and practical value if, *in a fair reciprocity of influences, it could enter widely upon the general work of the world.* We are fond of insisting on complimentary endowments in the sexes; but the interplay of moral life incident thereto is half lost because we will not concede greater equality and freedom of position. Spheres of labor hedged off from each other, and that allow no electric transfer of sympathies, nullify and waste this diversity of constitutional gifts.

The affections, moreover, suffer always from this want of liberty. Absolute rightfulness, absolute freedom are the conditions of the most complete emotional life. To command love is to be exonerated from the labor of winning it, and may easily be, therefore, to neglect the only grounds on which it can be conferred. To concede love, aside from the characteristics which evoke it, is to degrade it from its rational nature, to make it the blind passion it is so often thought to be, instead of the growing insight of the soul. All high affection certainly concedes liberty; all high affection must so certainly spring out of liberty. Reciprocity, the free interplay of life, is its first and final condition. Love downward easily becomes arrogant, upward easily becomes servile, unless it lie between parties, as father and son, that stand on a definite footing of dependence. There is no equipoise, no weighing of life with life, in the spiritual world, no single genetic union of all its activities, if it be not this of the sexes in unparceled duties and undivided joys.

THE DUTY OF A RIGHT EXAMPLE.

BY HON. NEAL DOW.

I WAS reading an English paper the other day, and paused over one passage in it a long time and thought out a little sermon. It was a great commercial newspaper, and in it was a report of a so-called temperance meeting, at which many eminent men were present taking part. The meeting was not in the interest of total abstinence nor of any abstinence at all, nor in the interest of prohibition, but in that of the licensed victualers. It was to devise some way of making the grog-shops and the rumselling business generally more respectable.

Among the notabilities present at the meeting was the Bishop of Manchester, who made a speech. And such a speech! He had no sympathy, he said, with the temperance movement; no fellowship with men who were so extreme in their views as to forego entirely the use of that which it was right and proper and useful to take in a proper way. Nor had he any sympathy with those who were endeavoring to suppress the traffic in an article which he liked to take and in the use of which he experienced a benefit. He would never assist in the enactment of a law which would prevent others from having what he wished to use.

On the last Sabbath, he said, he was preaching in a neighboring parish; and after the service the rector asked him, Wouldn't he like a little something? And the Bishop said he would. And so the rector produced a little something, from a little locker in the vestry, I suppose. And, after the Bishop had taken the little something (whatever it was), he "felt himself a great deal the better for it." He would see this Christian bishop many times every day praying that God's kingdom may come speedily, and that his holy will may be done among all the children of men, as it is among the angels in Heaven; and then turning around and coolly, deliberately doing that which renders an answer to his prayer impossible. I do not think it an extravagance to say that the glorious time coming, when sin and shame and sorrow shall cease from among men, can never be until men relinquish the use of intoxicating drinks. How, then, can any Christian man do that which must inevitably render impossible the doing of God's will everywhere on earth?

Temperance men are often spoken of as uncharitable and intolerant in their judgment of those whose opinions and practices do not harmonize with their own views; and this charge is well founded. We can understand very well how ignorant men may be truly Christian men and yet do many bad things, ignorantly. But we do not see how an educated and cultivated man can be a Christian and at the same time lend all his influence to uphold habits and customs among men which must inevitably perpetuate sin

The Independent.

MOODS OF LOVE.

BY G. P. LATHROP.

I.

HEART'S FOUNTAIN.

Her moods are like the fountain's, changing ever,
That sprouts aloft a sudden, watery dome,
Only to fall again in shattering foam,
Just where the wedded jets themselves dissever,
And palpitating downward, downward quiver—
Unfolded like a swift ethereal flower,
That sheds white petals in a blinding shower;
And straightway soars anew with blithe endeavor.

The sun may kindle it with healthful fire;
Upon it falls the cloud-gray's leaden load:
At night the stars shall haunt the whirling spray;
Yet these have but a transient garb bestowed.
So her glad life, whate'er the hours impart,
Plays still 'twixt Heaven or her own clear heart.

II.

SOUTH WIND SONG.

Soft-throated South, breathing of summer's ease—
(Sweet breath, whereof the violet's life is made)—
Through lips moist-warm, as thou hadst lately stayed
'Mong rosebuds, wooing to the cheeks of these
Loth blushes faint and maidenly—rich Breeze,
Still doth thy honeyed blowing bring a shade
Of sad foreboding. In thy hand is laid
Power to build or blight the fruit of trees,
The deep, sweet grass, and field of thick-combed grain.

Even so my Love may bring me joy or pain,
Both measureless, but either counted gain
Since given by her. For pain and pleasure flow
Like tides upon us of the self-same sea.
Tears are the gems of joy and misery.

III.

THE LOVER'S YEAR.

Thou art my morning, noon, twilight, and eve—
My summer and my winter, spring and fall;
For Nature left on thee a touch of all
The moods that come to gladden or to grieve
The heart of Time, with purpose to relieve
From lagging sameness. So do these forestall
In thee such o'erheaped sweetnesses as pall
Too swiftly, and the taster tasteless leave.

Scenes that I love to me always remain
Beautiful, whether under summer sun
Beheld, through mist, or stricken across with rain.
So, through all humors, thou 'rt the same sweet one.
Doubt not I love thee well in each, who see
Thy constant change is changeful constancy.

IV.

NEW WORLDS.

With my beloved I lingered late one night.
At last the hour when I must leave her came.
But, as I turned, a fear I could not name
Possessed me that the long sweet evening might
Prelude some sudden storm, whereby delight
Should perish. What if Death, 'ere dawn, should claim
One of us? What, though living, not the same
Each should appear to each in morning-light?

Changed did I find her, truly, the next day:
Ne'er should I see her as of old again.
That strange mood seemed to draw a cloud away,
And let her beauty pour through every vein
Sunlight and life, part of me. Thus the lover
With each new morn a new world may discover.

V.

WEDDING-NIGHT.

At night, with shaded eyes, the summer moon
In tender meditation downward glances
At the dark earth, far-set in dim expanses,
And, welcomer than blazoned gold of noon,
Down through the air her steady lights are strewn.
The breezy forests sigh in moonlit trances,
And the full-hearted poet, waking, fancies
The smiling hills will break in laughter soon.

O thus, thou gentle Nature, dost thou shine
On me to-night. My very limbs would melt—
Like rugged earth beneath your ray divine—
Into faint semblance of what they have felt:
Thine eye doth color me, O wife, O mine,
With peace that in thy spirit long hath dwelt.

THE DOCTRINES HELD BY DR. HORACE BUSHNELL.

BY REV. WM. DE LOSS LOVE.

WHILE some are swerving from the evangelical standards and others are rejecting them, every prominent man who differs from the creed of the fathers is likely to be set down as essentially at variance with them and as favoring a new order of theology. Such has come to be the case with Dr. Horace Bushnell in some parts remote from himself and among some not proficient in theological literature. Others, adopting his peculiarities, magnify his deflections from the standards, and fail to grasp the excellences that he makes fundamental. Others still, seeing the use that is made of his reputed views by some not strictly evangelical, hastily make unwarranted deductions of evil, and distrust him without knowing his real doctrines. Hence, an examination of his views in these columns is not superfluous.

1. Beginning with the divine nature, he says in his "Vicarious Sacrifice," "According to all right conceptions of Trinity God is still a strict Unity"; but also that the Holy Spirit "is a person in just the same personal properties of feeling, love, sacrifice, as the Father and the Son," "that the personal pronoun *he* is applied to him just as it is to the Father and the Son." In his "God in Christ" he maintains that there is "a threefold personality or impersonation of God"; "a real and proper Trinity in the Scriptures, three persons—Father, Son, and Holy Ghost—one God"; that they "do appear under the grammatic forms which are appropriate to person—I, thou, he, we, and they." As to the eternity of this triune personality he does not know. It undoubtedly has existed as long as God has been revealing himself to created minds. It probably will last forever. They act without warrant who teach Sabellianism on his authority. He does not hold to a Trinity merely in office, as that of father, husband, and son in one person. In his "God in Christ" he opposes Sabellius's view. He differs on the Trinity from strict evangelicals, but not in the sense of rejecting the plainest Scripture language or of not worshiping under their doctrinal statements. He falls into affinity with them, rather than with their opponents.

2. Holding to the Divine Trinity, he holds to the proper divinity of Christ. He implies it multitudinously. He argues for it in his "God in Christ."

3. *Human Depravity.* In his "Nature and the Supernatural" he shows that self-culture is utterly insufficient for regeneration. He condemns the myriad schools which assume that human nature lacks nothing for the perfection of happiness but due social organization. He scouts the materialism that denies sin, or human responsibility for it. He says: "We are all exercised by the consciousness of sin. We all act on the supposition that it is ever to be expected, dreaded, provided against." In his sermon "The Dignity of Human Nature shown from its Ruins" he dwells on the Apostle's grim catalogue of sins in Romans, and says: "Regarding man, then, as immersed in evil, a being in disorder, a spiritual intelligence in a state of ruin, we derogate nothing from his dignity. Small conception has any one of the dignity of human nature who conceives it only on the side of praise or as set off by the figments of a natural virtue." In disgust at the gospel of self-culture, he exclaims: "Man as a ruin going after development, and progress, and philanthropy, and social culture, and by this fire-fly glimmer to make a day of glory! And this is the doctrine that proposes shortly to restore society, to settle the passion, regenerate the affection, reglorify the thought, fill the aspiration of a desiring and disjointed world!" A clear, analytical definition of depravity he may not give you; but it is certain that in regard to it he is not lacking, as tried by the evangelical standards.

4. *Christ's work for the salvation of men.* In his sermon on "Salvation for the Lost Condition" he says: "The work of Christ supposes the fact of a lost condition such as makes salvation necessary." In "Nature and the Supernatural": "The cross of redemption is no afterthought, but is itself the grand, all-dominating idea around which the eternal system of God crystallizes—Jesus Christ the 'appointed heir of all things,' the lamb slain from the foundation of the world." "As regards what is called pre-eminently his passion, the scene of martyrdom that closes his life, it is easy to distinguish a character in it which separates it from all mere human martyrdoms." He says his agony was more than mortal, and puts his bitterest suffering in the garden, before his death, and when he was at liberty to go at large and escape death. In his "Vicarious Sacrifice" he rejects the idea that example is sufficient to save men, and claims that a divine power is necessary through Christ to work upon their character; but that the manifestation of divine love, even on the cross, is not itself sufficient to effect the requisite change in man. He puts great importance on Christ's explicit revelation of future eternal punishment, and of the Day of Judgment as part of the needful power to secure the change. He sees in Christ's sufferings and death the love and mercy of God so revealed and impressed, and thence issuing such a power to save, that he denominates it "the way of sacrifice and justifying mercy that belongs to the cross." A great part of the "Vicarious Sacrifice" is devoted to rebutting what many evangelicals regard as erroneous views of the Atonement. He combats the theory that Christ suffered precisely what sinners must have suffered, also that the design of his sufferings was to placate his Father, or to placate justice as a mere attribute, or to sastify the wrath principle of Divine justice, or to accumulate an amount of righteousness by Christ's obedience that may be imputed to men. His overthrow of wrong theories does not affect the right one. Much that he says affirmatively of the vicarious sacrifice is accepted by many who reject his explanation of the manner of the Atonement. They agree with him that the life and sacrifice of Christ "is what he does to become a renovating and saving power"; that as mediator he does not compose God's feeling toward us, but ours toward God; that he does not intercede with his Father to obtain better terms for us, but with us that we may accept the terms offered; that his chief object in coming to this world was not to die for men, but, dying for them, to save them. Dr. Bushnell differs from very many evangelicals only as to a part of the force of Christ's death in opening the way of salvation; yet that part is of great importance. He lacks in not believing as much as they do. They claim that he does not rebut or even present fully the true view of the method of the Atonement, and that his moral view is insufficient to meet the exigencies of the divine government under a plan of mercy to sinners. They fail to see how penalty can be remitted with safety to the moral universe if Christ's sufferings and death have no part in sustaining the law that forgiveness may be granted. They believe that God's infinite love and righteousness have not sufficient force to sustain the law if he is to suspend the penalty pronounced by himself. God likens his government to human governments. It is proper to reason alike of the common elements in each. He has bound himself to his universe to sustain his holy law. He uses the language of action, as well as of words, to express his regard for his law and the good to be subserved by it. Penalty is a part of his language of action. Christ's sufferings and death is another part of it. May he not, in a certain case, use one kind of action for the other—the propitiation of Christ, instead of penalty to the penitent sinner—and thus exercise mercy and yet sustain his law? To many this appears evident in both reason and Scripture; and yet they abate nothing from the *moral* view of the Atonement so strenuously and ably advocated by Dr. Bushnell. He dwells on the necessity of Christ's "Vicarious Sacrifice," and so interprets Scripture as not to bring railing accusation against its plain statements.

5. *Regeneration.* He holds that "Christ requires of all mankind, without distinction, some great and important change as the necessary condition of their salvation"; that this change necessarily implies a "beginning," and that a "gradual beginning of anything would seem to be impossible"; and yet that "there is often or even commonly no consciousness of any such sudden transition." "Some persons hold impressions of the change which suppose or even require it to be gradual. This is an error." The Scriptures "never speak of it as being a change of degrees, amendment of the life, an improvement or growing better in the plane of the old character. Contrary to this, they use bold, sweeping contrasts, and deal, as it were, in totalities. It is being born again or born over, as if it were a spiritual reproduction of the man." To maintain that such a change can be manipulated or officially passed by a priest in the rite of baptism is no better than solemn trifling with the subject.

6. "*Christian Nurture.*" He holds that regeneration is necessary for children that have attained a moral character, and yet that all baptized children should be regarded and treated as "potentially," not positively, members of the church. "Children are entered into this qualified membership by their parents"; but not so as to bring the children under practical discipline by the church, nor to the communion, until received to full membership, after giving signs of regeneration. Parents should train and nurture their children to be Christians from the first, and the children should pass the change of conversion while too young to be conscious of it.

Thus it may be seen that Dr. Bushnell does not justify skeptical liberalism, nor the kind of preaching that skirmishes on the line of orthodoxy—now on one side, then on the other. In most respects, at least, he is emphatically evangelical and spiritual. If he holds errors, as doubtless he does, they are not such as negative the essential elements of Christianity. They who copy his errors are not likely to copy his virtues, and so will go further from the truth. They should drink at the fountain, as he aims to.

THE CIVIL SERVICE MILL IN OPERATION.

BY E. W. B. CANNING.

THE much-talked-of and long-delayed "Civil Service Process" is no longer a myth. Though multitudes even of newspaper readers seem still ignorant of it, yet it is no less a palpable fact that arrangements have been completed by a committee of practical men for its effective operation; and that, not only at the National Capital, but here under our very ken in Wall Street it is the law of candidature for governmental service. The fears of its timid advocates for its success, equally with the cry of humbug by its enemies, must now be silenced by the sincere attempt to carry it into actual trial; and it only remains for time, the talisman of all experiments, to determine how far it is fitted to attain the end intended by the measure and what improvements may be suggested by experience for its greater efficiency.

The Civil Service measure proposes that all offices under Government, except those whose incumbents are nominated by the President and confirmed by the Senate, shall be filled by candidates who obtain their places through a *meritorious competitive examination.* The *modus operandi* in the case it is the object of this article to explain.

For the sake of simplicity and convenience the various subordinate positions in the different departments of government service are divided into "groups," and these groups subdivided into grades, according to the amount of salary carried by each. To illustrate: In the customs department the offices of collector, naval officer, and surveyor are primarily directed to be filled by the Secretary of the Treasury, who "shall ascertain if any of the subordinate officers in the customs district in which a vacancy occurs are suitable persons, qualified to discharge efficiently the duties of the office to be filled; and, if such persons be found, he shall certify to the President the name or names of those subordinates, not exceeding three, who, in his judgment, are best qualified for the position, from whom the President will make the nomination to fill the vacancy. But, if no such subordinate be found qualified, or if the nomination be not confirmed, the nomination will be made at the discretion of the President."

So far the words of the regulations adopted by the committee. Now the various offices under the collector and surveyor are arranged into two groups: Group A comprising grade (1.) deputy collectors; (2.) Deputy surveyors, weighers, and clerks whose annual salary is $2,500 or more; (3.) Gaugers and clerks of $2,000 or more, but less than $2,500; (4.) Clerks of $1,800 or more, but less than $2,000; (5.) Those of $1,600 or more, but less than $1,800; (6.) Inspectors and clerks of $1,200 or more, but less than $1,600. Group B is composed of night inspectors and clerks of less than $1,200 salary.

Now, supposing a vacancy occurs in a $2,200 grade. All the officers in the lower grades of Group A are allowed to compete for the place, and the vacancy occasioned by the promotion of one of these is filled by a competition of the occupants of the lower grades in that group, until a vacancy in the $1,200 grade is reached. Here the clerks of Group B and outside applicants have their opportunity to compete; and when a promotion from Group B opens a gap, the competition therefor is from outsiders alone—the places of least salary being the only doors of lawful entrance to the latter. This is considered as no more than fair toward experienced employees already in actual and perhaps protracted service.

Aspirants for the lower grades are tested on penmanship, copying, the elements of English grammar, chiefly orthography and syntax, and the fundamental rules of arithmetic. For promotion, the examination embraces, besides the above, writing and briefing letters, a greater knowledge of arithmetic, the elements of accounts and book-keeping, history, and geography (chiefly of our own country), and the prominent features of our Government. The candidates occupy an apartment fitted up expressly for the purpose. Each has the questions in a printed form before him; and he is required, unaided, to append answers to each inquiry. He has one day, if needful, to accomplish his work. The result is then by him subscribed and placed in the hands of the board of examiners, some or all of whom are present during the whole process. Their finished labors are then subjected by the board to a standard of merit on which entire accuracy is marked 100, and by this his relative standing is determined. All who fall below the minimum of 60 are rejected, and the remainder are recorded according to their respective footings. If only one vacancy is to be filled, the three highest on the scale are named to the head of the department in which it occurs, by whom one of the three is selected for appointment or promotion. If more places are open, the 2d, 3d, and 4th are reported for choice for the second place; the 3d, 4th, and 5th, for the third place; and so on. General fitness and aptitude, as well as attainments, are taken into account by the board in their nominations. Subsequent vacancies are filled by those next in merit to the previously appointed, provided no new applicant ranks them in attainments at the next examination. No candidate can compete a second time for the same position within one year.

It seems to have been the sincere endeavor of the framers of the "Rules and Regulations of the Civil Service," by which the details of these examinations are operated, to secure the utmost fairness and impartiality in determining the rank of each candidate. The *modus* by which they arrive at this is too long to be recited here. Suffice it to say that it results from mathematical operations, applied exactly alike in every case, and of such a nature that none of the Board can forecast the finale until developed by the final figures. Thus any possible bias in favor of any individual is wholly precluded.

The advantages of this system over the old method of appointments may be summarized as follows: (1.) Its complete removal out of the pale of politics. Men can no longer be paid for partisan services by a place in Government service, which they are utterly incompetent or unworthy to fill. (2.) Individual independence in political opinion is secured to every man who holds or aspires to office in the civil service. Whether a sympathizer with or an opponent of the administration in power is no concern of the examining board; nor are his opinions on this or any other subject a matter of inquiry with them. Certificates of good moral character and of physical ability are required, and then the candidate must rely on knowledge alone. (3.) The Government by this system secures a more intelligent class of men to transact its business. Ignorance of everything excepting how to manage a caucus and do the dirty work of a party in a heated political campaign is at a proper discount here, where competent, faithful, intelligent service is demanded in matters of the utmost commercial importance. (4.) The immunity this system gives to the heads of the respective departments from the importunities of politicians and prominent men for places for personal friends is no small relief from annoyance and vexation. It can be replied to such importunates: "There is but one door of entrance to the attainment of what you seek. Through that your friend must pass or never go in. I have no option." (5.) A faithful servant of the Government is secure against arbitrary removal on a change of administration. It is contemplated that no official shall be removed except for cause; and his intelligent manhood is preserved from cringing and fawning to the ruling powers in order to hold his place.

Lastly, a premium is offered by the competitive system to the youth of our country who may be aiming at employment under Government to secure higher attainments of general knowledge and the practical details of business. Another field is open to their aspirations, and mental labor alone will enable them to occupy it. Stimulus will thus be administered to a laudable ambition, the novel oftener than now give place to the book of science, and the youthful lounger in nocturnal saloons become an aspirant for an honorable mark in life. It is more than probable, too, that the settled policy of our Government to be served hereafter only by competent officials will have its effect upon our public schools, in shaping their policy toward giving *the practical* a place co-equally prominent with *the theoretical* in the educational economy.

A recent examination at the custom-house in this city of twenty-seven competitors, of ages ranging from 23 to 60, was remarked as an interesting specacle; and its results suggested many topics for reflection. One of these, and the only sad one, was the lamentable lack of knowledge of the history and geography of our own country noticeable in the answers to queries on those topics. With our free-school system such ignorance ought not to be, and it is to be hoped will not continue long to stigmatize the "average American citizen"—certainly not those who aim at service in our civil offices.

The new measure, whose incipient operation we have thus cursorily sketched, may be compared to a newly-built engine, which becomes more effective after a trial of its capabilities. It may require some alterations and amendments. These a fair experiment will suggest, and it will be the part of wisdom in those who have hitherto opposed or distrusted its utility to suspend judgment until it has been fairly tested. So far as this has been done, the results promise well, even beyond the expectations of its advocates and friends.

CLOSE COMMUNION OBSTRUCTIVE.

BY REV. D. M. REEVES.

As the Church progresses in the fuller understanding and realization of Christianity, dogmas and customs once helpful and tending to propagandism are outgrown and become obstructive.

There was a time when material conceptions of the Church were well-nigh universal. The Church of Christ was regarded as a certain definite organization with a given creed and ritual. Thus conceived, there could be but one true Church, but one genuine communion; and while this conception prevailed every sect necessarily, holding itself the only true Church, and its communion the only genuine one, was forced to exclude all others. But with the progress of the ages the spiritual conception of the Church has slowly, steadily gained ground; men have learned to regard Christianity as a life capable of manifesting itself with equal validity under varying forms, have learned to recognize differing sects of diverse creeds and ritual as being alike parts of the true, visible Church, with equal right to the communion, none having dominant right or power to exclude.

Now, if any assert that Close Communion has hitherto been helpful to the Baptists, I should answer: Perhaps true, but not conclusive. For only of late has Close Communion begun to clog us; until recently—the root of Close Communion, the strong belief of each sect in its own exclusive right to the name of "the Church"—was too deeply in the instincts of all denominations to attract much attention in ourselves. While this state of things lasted it served chiefly to close up our ranks, consolidate our phalanx, and render us more formidable. In an age of bigotry each sect must have its share to stiffen its backbone and give it the vim of fanaticism, or it inevitably goes down before its intenser rivals. In a liberal age the bigotry must be sloughed or the sect distanced. As sect after sect has abandoned the hopeless task of proving itself the sole true Church, as we are being left alone among Protestants in our exclusivism, as we find ourselves in line with the Greek and Romanist sects, we begin to feel the consequences of Close Communion, begin to see its working under a severe practical test. It is somewhat suggestive that in those communities where intelligence has risen highest and the liberal spirit of the age struck deepest our exclusive dogma is clogging us most. What does this portend but that, as the communities advance, Close Communion is to be subjected to ever severer tests, till it or we utterly succumb. History should long ago have taught all students, at least, that temporary success is but a poor defense. Slavery could point to heathen Christianized, to wilderness subdued, to commerce stimulated, to wealth accumulated; persecution could recall Spain cleansed of the heretic by the Holy Office, France held to orthodoxy by the Massacre of St. Bartholomew, and England made decisively Protestant by the coercive laws of the great Elizabeth. Note further that Close Communion introduces among Baptists an element of weakness and division at the same moment that it commits them to an undying antagonism with all other sects. We stand, our affections pulling one way, our convictions another, believing we are right, yet almost wishing we may be mistaken—each man divided against himself and one against another. Over against us is a host formidable for numbers, and knit in the strength of internal unity. They both know and feel we are wrong; their intellectual convictions and their holiest emotions stand shoulder to shoulder. We are divided; they united. What is the prospect? Yet to this pass hath the chosen means of propagandism brought us.

Mark another ominously suggestive fact. We are rapidly changing in our polemic literature from the aggressive, which marks the consciousness of strength, to the apologetic, which hints a suspicion of weakness. This change of method has been contemporaneous with our change of polemic front. Once, largely at one with other sects in exclusivism, we stood against them chiefly for regenerate men as the material of a church and immersion as the form of baptism; and then we were strong, or, at least, felt ourselves so. But, now that they, freed from their organized exclusivism, begin to question ours, we are compelled to defend Close Communion. And upon this new front, to which the exigencies of the contest have forced us, we are but timid apologists before the very men who but lately heard our bold propagand tone. Whom do you hope to convince or win by your new polemic? Demonstrate Close Communion, and you only drive men from you. You even fail to win yourselves; fully convinced, you yet vacillate in pitiable weakness. Your dogma has not your own sympathy, it is doomed. If it cannot be refuted, it can be deserted.

Again, we are so dealing with Close Communion as to miss whatever good there might be in it, and to secure what-over evil it can possibly work. If there be any advantage, it can only be evoked by putting the doctrine in practice; if there be any disadvantage, it will certainly be secured by allowing it to linger in imbecile servility, insulting true men within our own ranks and scandalizing the noblest without. If the dogma has any hopeful vitality, let it cast forth the Open Communionist and shut out the unimmersed. If it have none, then let our sect show proper pluck and finish the moribund dogma. But now, in our dilemma, we do the manly thing neither way—we do not abolish Close Communion, we do not enforce it. Old Pope, in Bunyan's dream, gnashed his teeth at pilgrims, but let them go by unharmed. So Close Communion growls at offenders, but is too shaky to get up and go in pursuit. Pædobaptists must be but a feeble folk if this hopeful propaganda make much impression on their serried ranks. If Close Communion be our strong propagandist force, how comes it that it is always selected by our opponents as the point of attack. Do they labor under chronic fatuity, or have they found it our weakest side?

In my own brief experience as a pastor I have met with several instances of those who declined to join the Baptists solely on account of Close Communion, though at one with us in all else. A brother pastor lately instanced nine families to me in the same position. I asked the question once in a club of Baptist ministers, and all but one—and they were full strict brethren—acknowledged they had found it obstructive.

Art.

EXHIBITION OF MODERN ITALIAN ART AT MILAN.

BY JAMES JACKSON JARVES.

ART exhibitions on a national scale cut two ways at once. They are expected either to represent actual progress or to stimulate it. But they may do the reverse. In any case, however, they aid us, to use a commercial phrase, in "taking stock" of the condition of art at a given time, and drawing our inferences as to its needs and prospects for the future. The Milan Exhibition, which has just closed after a very successful season, in these respects was noteworthy. For it has shown that modern Italian art has forsaken the old paths which led its predecessor to world-wide fame, and has definitely adopted the current realism of the century. In other words, idealism in any lofty sense, whether of Christian or classical phase, is now virtually abandoned. Spirituality in art has become unfashionable, and the physical body, with its material integuments and accessories, has supplanted the soul as the dominant motive of art. Mere vital matter, irrespective of true beauty, gives it law. With this complete revolution there has also come a change in technical treatment, which is as inferior to the best old work as its intellectual expression is lower.

Such was the impression the thousands of pictures and statues assembled at Milan from all parts of Italy made on me. It was sad to realize this in the very homes of Leonardo and Luini. At first sight, the prevailing poverty of ideas and lowness of average motives, the absence of any recognition of the higher æsthetic aspirations of men, and more especially the vapid realism of the current portraiture, either on canvas or in marble, were very disappointing and discouraging. Some of the most prominent and carefully elaborated paintings were spectacles of lewd lasciviousness, voluptuous display, fashionable silliness, and the like, varied by episodes of crime—in reality, pictorial, sensational novels of the lust, blood, vanity, and thunder-and-lightning school. There were some half-futile attempts at the picturesque historical; but the only strong painting was bestowed on battle-scenes. There was genuine patriotic feeling in some of them. A "Charge of Bersigliere," by Cammarano, of Rome, displayed great vigor of composition and design. But there was no evidence of the wholesome feeling and clever execution of landscape which characterizes the English and American schools. What there was seemed studied from the materialistic Dusseldorf standard. As the landscape once was sincerely felt and marvelously painted in Italy, it may be again; but so far as this exhibition was concerned it might be put among the lost arts, as also religious art, and all other motives which implied pure and lofty sentiment. The prevailing atmosphere was one of vapidness and weakness, varied by occasional displays of academical skill and faint recollections of the better times of Italian schools. Color, too, in its old force and meaning, also glared as a "lost art" in its coarse and heavy modern hues. There were a few exceptionally good pictures, nevertheless; although even these were more conspicuous for their showy external than internal qualities. Clearly executed accessories constituted their best points. The chief of these was a very large painting by the Chevalier Pagliano, bought by the Khedive of Egypt, representing a scene in high life of the fifteenth century, in which the costumes and architecture, brilliantly painted, showed an interfusion of the styles of Paolo Veronese and Tintoretto into an effective composite one after the modern taste.

The majority of the *genre* pictures were too commonplace and carelessly executed to merit observation of any sort. But there was one of masterly execution, splendidly conceived and executed—an interior by Gill Maso Alberto—which in thoroughness of fine painting would do credit even to Meissonnier. This was so remarkable an exception to the general style of work in this line as to seem a miracle of perfection. Among all the paintings, however, there were only two which could be said to exhibit creative genius. These were by the Chevalier Morelli, of Naples. One was a Deposition, the other a Madonna on a throne—both original in sentiment and general character, besides being the only religious compositions I noticed in the thousand and more hung. In the former the body of Christ, tightly swathed in sepulchral garb, lies stiff and stark on the ground before the crosses, penetrating with its miraculous glow the dark shadows which glower over the solemn landscape, lighting up the faces of the mournful women and their attendants who have just performed the last duties to their crucified Lord. But the genius here shown is thoroughly of the realistic order, seeking less to affect the soul than the sight, by effects such as a Rembrandt or a Doré might essay to the same end. The Madonna, however, who sits holding her Babe in a lovely Gothic niche, is purely ideal, conceived and executed as by one whose imagination and hand are capable of much even superior; and it is a composition alike gratifying to the sentiment and pleasing to the taste, with purity of coloring which recalls the better times of art.

It would be charity to pass over the sculpture altogether—not so much for its technical failings as its utter frivolity and pettiness, as a whole. There were a number of cleverly-executed works, which proved that knowledge was not so much wanting as the correct feeling or a proper regard for the real scope and capacity of sculpture itself. My readers may think I am joking in giving a few of the subjects which elicited the encomiums of the crowd of visitors. Among them were a boy whittling a head to a stick, with a puppy looking admiringly on; two boys playing leap-frog; a little half-naked miss reading out of a book on her knees, while knitting with *real needles*, then rusty, but marble yarn; a little urchin in his shirt crying because he had spilt his food; a young lady in her chemise writing a love-letter; boy with a gun over his shoulder; baby with one stocking on and two gloves, grimacing in his nudity at the spectator; in fine, babies, boys, girls, dogs, and men doing all sorts of antics or commonplaces, which would be even in *genre* painting sufficiently trivial and wearisome to regard, but put into marble become vulgar impertinences. But they readily sell, and Americans buy these stone toys by hundreds, to decorate their extravagantly upholstered parlors and teach art to their children. Indeed, my countrymen, I fear, have created both the demand and supply for them. Sculpture in its high classical and renaissant meaning, has, indeed, fallen into the chasm of lost arts, where it must remain until there is a demand for something more noble than the droll, pretty, bizarre, or vulgar sensational; until idea is held to be superior to mere workmanship, which must, however, be required to be worthy of the idea and in harmony with it. Overlooking all this pettiness and worldliness, there was one redeeming statue—most appropriate too for the scene—Socrates, broadly and characteristically treated as the question-ing philosopher; serene himself, while essaying to inoculate the world around him with a little wisdom. Here his well-executed efficy calmly stood, with its kindly, ugly features smiling at the multitudinous folly, as, no doubt, the living Socrates often had done in life in Athens; convincing me that, after all, sculpture was not altogether a lost art.

Science.

THE EARTH'S INTERIOR.

FEW questions are of more interest to the geologist than the condition of the interior of our planet, and very various opinions have at different times been held on the subject. Some have maintained that it is a hollow shell, filled only with air or gases; others that it is a similar shell, resting upon a fiery, molten mass, which is coated over with a cooled crust of rock, as a pond in winter with its layer of ice. Still another view is that the earth, though intensely heated within, is, nevertheless, solid to the center; while there have not been wanting those who maintained that our globe is not only solid throughout, but cold; and that the manifestations of internal heat which we see in hot springs and in burning mountains are dependent upon local and superficial reactions. Within the present generation each of these views has found advocates among learned men who have argued plausibly in favor of their several theories; and, did time and space permit, it might be profitable to pass each one of these in review. Such a study would teach us, if nothing else, how difficult and complex is the problem of the earth's interior; and how necessary it is to look upon the facts which we possess from every possible side before coming to a conclusion. In fact, the arguments which may be adduced in support of each view are such that to the reader unaccustomed to the discussion of such questions the case would seem clear until he had heard the arguments of the antagonists.

The notion of a nether realm of fire has come down to us from a very early period, and is one that is incorporated in the poetry and the mythology of the great civilized nations of antiquity, who have given to us laws, letters, and religion. Throughout the great basin of the Mediterranean and the regions adjacent volcanic phenomena were known in a great many localities, and to the observer seemed to show that the earth beneath was "as it were on fire." At a later time the pretty regular increase of temperature which is observed everywhere in deep wells and mines was adduced in support of the theory of central heat, and it was calculated from various observations that at a depth of less than two miles the heat of boiling water would be reached; while at twenty or twenty-five miles, with the same increase of heat, the temperature would be as great as that required to melt most rocks, and reduce them to a condition akin to that of volcanic lavas.

Another and an entirely distinct argument in favor of the igneous condition of the interior of our planet arose in connection with the nebular hypothesis of the origin of our solar system, according to which the sun and its attendant planets, our earth included, were once a great vaporous mass, stretching beyond the limits of the orbit of Neptune. From this rotating mass the successive planets have been evolved, according to this theory, and have each had to pass through a cooling stage, in which they have been reduced from a vaporous to a liquid and finally to a solid condition. Accepting this hypothesis, which has received the sanction of many of the greatest astronomers and physicists, we get for the first time a reasonable explanation of the internal heat of our planet, and, at the same time, a possible cause of volcanic action. Theory and observation seem to agree, and the notion of an igneous interior of our planet has become very generally accepted doctrine, although there have not been wanting dissenters who have maintained an opposite theory.

But at this stage of inquiry another question arises, viz.: Is this igneous interior of our planet in a molten condition; or, on the contrary, is it solid? The former view is that which has generally been assumed by geologists, for several very plausible reasons, foremost among which is perhaps the analogy of the frozen lake, where the ice, from its great lightness, remains at the surface. It was, however, argued, in opposition to this view, that the solid rock, unlike ice, might be and probably was heavier, instead of lighter, than the liquid from which it was formed, and would, therefore, sink as it was produced and accumulate at the bottom, instead of the surface; so that the process of solidification would begin at the center, and the surface would remain liquid till the last. Numerous experiments on the densities of liquid and solid rocks seemed to confirm this explanation; and new arguments were adduced in favor of the solidity of the globe this time from the side of the astronomers. It was maintained that the phenomena of nutation and precession would be different according as the earth was a solid mass or enclosed a liquid within its crust; and it was calculated from the known rate of precession that our globe, if not solid to the core, which it might well be, must, at least, have a crust of many hundred miles in thickness. This argument has been attacked by the partisans of the interior liquidity of the earth, who have sharply contested the validity of the conclusions thus arrived at; but the victory appears to rest with the advocates of the earth's solidity. And now appears upon the scene another champion of the latter view—Sir William Thomson—who from a consideration of the attraction of the sun and moon, which, as is well known, the tides of the ocean are due, concludes that, were the earth but a crust, filled with a liquid, it would necessarily yield to this attractive force; and that, from the known stability of our globe under this influence, we must conclude that, as a whole it must be more rigid than a globe of cast-steel, and that no hypothesis except that of entire solidity is admissible.

Next comes an argument which in point of time was advanced earlier than the last. The late Archdeacon Pratt, of Calcutta, endeavored to calculate the effect of a mountain region like the vast and elevated plateau of Central Asia, which culminates in the Himmalayas, resting upon a crust like that which had been supposed to cover over the liquid center of our globe, and was led to the conclusion that, in order to resist the crushing effect of such an enormous mass, the solid exterior must be at least several hundred miles in thickness. All of these arguments were thus seen to conduce to the same conclusion—viz., that our globe, if not solid to the center, had an exterior so very thick and so very unyielding that it was not possible to explain the great disturbances of its surface, which in past times have raised up the mountains and depressed the sea-basins by the movements of a crust reposing upon a liquid interior. With this conclusion, of course, the apparently simple explanation of volcanoes—that they were vents through which portions of this liquid interior found its way to the surface—must be abandoned, and some other theory found which should be consistent with the solidity of the globe. We have not space at this time to consider the various explanations put forward, to which very recently-published investigations give a peculiar interest.

....At a recent session of the Lyceum of Natural History, Mr. Henry Newton, of the School of Mines, sketched the process of the smelting of titanic iron ores, giving the results of very extensive European and American experiments during the past eighteen months. The practical result is that the titanic ores are of little value when the titanium is abundant. The fact that pure pig-iron is obtained by smelting the Moisie iron sands of Canada, which carries sixteen per cent. of titanium, is due to the removal of the impurity by combination with the flux. A small quantity of titanium does not, like manganese, improve the quality of the iron. It renders the iron less easily fusible. And, as more flux and a greater heat are required to reduce the titanic than the hematites and magnetic ores, it is clear that value of titanic iron possess a value much inferior to that of the ordinary ores. This will be unwelcome news to those capitalists who have large titanic possessions in the Adirondacks, Canada, and the West, and have been eagerly awaiting the results of these late experiments. Mr. Newton discovered that the redd'sh titanium compound found in the slags and in combination with certain parts of the metallic iron is a nitro-cyanide.

....Dr. J. S. Newberry recently communicated to the New York Lyceum of Natural History the result of the explorations of the Ohio Geological Survey respecting the "Cincinnati Axis." This name is applied to a group of limestones of Lower Silurian age, embracing the equivalents of the Birdseye, Black River, and Trenton limestones, the Utica slate, and Lorraine shales of New York, extending from Lake Erie, near Sandusky, to Central Kentucky, about two hundred and fifty miles. Upon the east and west sides of this range appear successively the Medina, Clinton, Niagara, Waterlime, and Lower Helderberg groups, all dipping away from Cincinnati, which is very near the center of the axis. For many years geologists have speculated whether this anticlinal ridge was elevated at the time of the upheaval of the Appalachian Mountains, later than the coal period, or had existed earlier. Two facts show its elevation at the close of the Lower Silurian period: first, the existence of a conglomerate in the Medina rock made up from the ruins of the Cincinnati group; second, the thinning out of the superior formation to a mere knife-edge as they approach the central limestones. Much of this area must have been dry land ever since the end of the Lower Silurian age. Dr. Newberry thinks it may have been originally 2,000 feet higher than it is now. There is a similar Silurian area in Central Tennessee.

Missions.

....Very interesting letters from Messrs. Cole and Pierce to the American Board from the Eastern Turkey Mission show how happily, through unexpected instrumentality, the way is made clear for the entrance of the Gospel. In recent tours undertaken by these missionaries this has been strikingly manifest. Mr. Cole journeyed 150 miles southeast of Erzroom to oversee the erection of school-houses in two out-stations. In the town of Bayazid he found a Protestant club which had in some way obtained possession of certain missionary books and had managed to learn a few hymns, and so held meetings with greater or less regularity for reading the Bible, singing, and prayer, though without any missionary teacher whatever. Mr. Cole found other Protestant meetings, also, which, without helper from the mission, were held regularly every Sunday. Mr. Pierce's trip was in a southwesterly direction from Erzroom, and he found the light brightening in villages never before visited by a missionary. One village in particular, perched upon a mountain-top, which he counted in his parish, having heard of it before, though till then unable to visit it, furnished a company of thirty or forty Protestants to go out and welcome the first foreigner who had ever climbed their rugged mountain-path. This community of fifty or sixty Protestants were so eager for instruction that the missionary held, with the aid of his helper and Miss Patrick, no less than seven preaching meetings in one day. Their first knowledge of the truth had been gained through a native who, twenty-five years before, when learning his trade at Broosa, had gotten possession of a Turkish Testament. From this he preached the Word according to the light given him, and one and another joined him, till three young men who had united with the Protestant church at Broosa returned to their village, and five families, separating from the old church, formed the nucleus for a Protestant community. The mission has provided them with a preacher for the winter, sharing the expense of his support with the small parish.

....It is calculated that the Province of Canton contains, in round numbers, from twenty to twenty-four millions of inhabitants. Exclusive of the northeast department of Chin-chau-fu, this province contains nine departments, made up of seventy-one districts, and each district includes a population walled a town, whose citizens number from 20,000 to 150,000, while the villages of a district would probably average as many as 400. In this vast territory, with a single exception at Fatsham, there is no English or American missionary occupying any of these seventy-one district cities or any of their suburban villages. The missionaries gathered at Canton, of whom there are the representatives of six different societies, numbering fifteen in all, besides four lady teachers and one lady missionary, feel impelled to widen their sphere of operations. The tendency of their operations at present, according to the report of Rev. George Piercy before the Canton Missionary Conference, seems to be to establish schools and preaching services through the medium of the native brethren, making them the laborers in large inland cities, while the foreign missionary, by an occas

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…uted by the people the past
…a work among them.

…ole Mr. McLaurin, mission-
…gus, reports a three weeks'
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…ch he baptized seventy-two
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…r a season, and come to On-
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…ist converts among the
…are represented as very
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…tive villages with great suc-
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…f the Week.

…on Monday, Dec. 2d, 118
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…ffered his resignation as
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…ouse, by a vote of 76 to 59,
…t, Messrs. Brooks (Dem.),
…d Kellogg (Rep.), of Con-
…g in favor of this refusal.
…manded an immediate in-
…e Credit Mobilier scandal,
…was appointed to examine
…Sumner proposed a bill to
…by Register and regimental
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…business of importance was
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…al troubles in Louisiana
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…ich he, nevertheless, did on
…tting the "Fusion" major-
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…the Republican and the
…tter of which will be recog-
…s governor, Warmoth
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…an passing through the
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…On Wednesday the funeral
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…ticipating in the exercises.
…ent were President Grant,
…olfax, Senators Wilson,
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…d William M. Evarts, be-
…rs of the *Tribune*. The
…through Broadway, dense
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…ror on the scaffold. Barney
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…iminal record of the week
…he mention of a singular
…vania, whereby an old and
…was shot with a gas-pipe
…and fired by a fuse.

…have been made during
…raising of a fund for the
…ghters of Mr. Greeley,
…was said to have been
…ose newspapers which im-
…ed $1,000 to this fund were
…rity and the *Public Ledger*
…the Misses Greeley, how-
…zed a card in which the
…al is thankfully declined;
…t the deceased journalist
…ency. It is now proposed
…puted money, with what
…nade, for the erection of a
…onument.

…Washburn, minister to
…ained at the Union League
…on Wednesday, Dec. 4th,
…s being Gov. Jewell, of
… McDowell, Gen. Q. A.
… John A. Dix. Hon. Wm.
…e address of welcome, and
…n spoke in reply, briefly
…periences in Paris during
…e subsequent civil war.
…t this reception from Sec-
…d Fish and Hon. Schuyler

…he recent police troubles
…by a strike on the part
…yed in the London gas-
…e assumed so serious pro-
…time a portion of the city
…ess and several of the
…e closed. Resort was had
…-lights, etc., and by these
…ublic and private build-
…On Wednesday, Dec. 4th,
… Newport, England, ex-
…ons being killed.

…ave been much troubled
… from wind and tide. A
…over Naples on Wednes-
…hipping in the harbor met
…. There has been another
…River Po, which has over-
…ding country. The River
…idly risen and has burst
…rying away bridges and
…uction of property.

…l situation in France has
…r quiet during the past few
…ment of a committee of
…an adjustment of govern-
…ving postponed, if not
…on and argument. This
…cted by the Assembly last
…aints of 19 deputies from
…wing of that body and 11

…se has been taken up after
…e Court of Oyer and Ter-
…ge Ingraham, Mr. David
…aring as Tweed's lawyer.
…s been spent in legal quib-
…sions. Judge Ingraham
…Court until Monday, Dec.
…ect of any active decision
…ters concerning the legal-
…at seems about as remote

…ns have been summoned
…al in Havana to answer to
… A mysterious individ-
… Thomas C. Fleming and
…pplied with money, has
… Havana, but lately left
…. This Fleming has been
…Thomas C. Fields, of this
…he is supposed to be Rich.

…ow to have become toler-
…the Republican bands in
…parated and dispersed, so
…thereby been greatly pre

moted. The bands of skirmishers which have for some time prowled around the Despenaperros Mountains have also disappeared from sight.

….Further reports concerning the great diamond fraud, of which we made mention last week, show it to have been one of the most elaborate and carefully prepared swindles of recent years. The excitement in California concerning the matter has been intense and the grand jury is engaged in its further investigation.

….The chairman of the Senate committee, to which the question was referred is now investigating the necessity and probable cost of the proposed new government buildings in this city—the Custom-house, Sub-treasury, Assay-office, and storage buildings. It is proposed, should the erection of these buildings be deemed necessary, to take the Battery as their site.

….A serious panic was recently narrowly avoided in Wallack's Theater, in this city—fire having been discovered in the entrance-way, while a large audience was present. The fire, however, was extinguished by two policemen without the knowledge of those inside, and the damage done by it was very trifling.

….The presidential electors met in the various states on Tuesday, and, after organizing, adjourned until Wednesday, when the votes were cast. The Democratic electors divided their ballots among Senator Hendricks, Gov. B. Gratz Brown, and other candidates.

….Judge Merrimon, after many ballots was finally, on Dec. 3d, elected senator from North Carolina, after a somewhat lengthy and vexatious contest. George E. Spencer was on the same day elected senator from Alabama.

Ministerial Register.

SETTLEMENTS.

Allen, George K., Bapt., ord., Nov. 29th at Skaneateles, N. Y.
Davis, W. F., Freewill Bapt., ord., Nov 20th, at Olneyville, R. I.
Elliotte, Orin A., Presb., ord., Nov. 30th, at Greenville, Pa.
Hemingway, O. A., Presb., of California Inst., Dec. 1st, at Galway, N. Y.
Jeneckes, Joseph, Jr., Epis., inst., Dec 1st, in Grace church, Newton, Mass.
Love, Edward, Bapt., of Regent's Park College, Eng., ord., Dec. 3d, in East church, New York City.
Millard, Nelson, Presb., inst., Nov. 19th in First church, Syracuse, N. Y.
Millett, William R., Bapt., ord., Nov. 18th at Danville, Me.
Nevins, Henry V., D. D., Presb., inst. Nov. 20th, in Westminster church Jacksonville, Fl.
Penrecost, George F., Bapt., inst., Dec 1st, in Warren-avenue church, Boston Mass.
Rankin, E. P., Presb., ord., Nov. 12th., at Morrisonville, Ill.
Ramsay, A. R., Bapt., ord., Oct. 5th at Spring Prairie, Ia.
Schlinger, Adelbert J., Presb., ord., Nov 21st, at Glendale, Pa.
Toncey, John, Presb., ord., Nov. 20th, at Beverly, O.
Todd, A. C., Reformed (Dutch), inst., Nov. 20th, at Bloomingburgh, N. Y.
Townsend, J. J., Bapt., inst., Nov. 29th, in Huntington-street church, New Haven, Ct.
Tyler, Henry M., Cong., inst., Dec. 4th, at Fitchburg, Mass.

CALLS.

Ayer, Charles L., Cong., of Plainville, Ct. to Taftville, Ct.
Carter, T., Presb., of Pinckamin, N. J. to Bloomfield, N. J.
Carter, Clark, Cong., to South Lawrence, Mass.
Cleaver, J. W., Cumberland Presb., of Galena, Ia., to Patoka, Ind.
Corfield, Edward F., Bapt., of Macomb Ill., to Plymouth, Ill.
Corey, Daniel, Bapt., of Utica, N. Y., to Hudson, N. Y.
Danner, J. L., Presb., to East Orange N. J.
Dimon, J. R., Luth., to Messiah church Philadelphia.
Dolc, A. G., Reformed (German), of Shippensburg, Pa., to Huntington, Pa.
Dorner, S., Luth., to Shamokin, Pa.
Eastman, E. P., Cong., of North Conway, N. H., to Wilton, N. H.
Edwards, J. S., Presb., of East Cleveland O., to Wauseon, O.
Eells, D. B., Cong., of Muscatine, Ia., to Clay and Brighton, Ia.
Ford, T. T., Cong., of Prince-street church Lewiston, Me., to First church, Charlestown, Mass. Accepts.
Hageman, S. Miller, Presb., to Cong church, Patterson, N. J.
Hair, G. M., Presb., to Rehoboth, Pa Accepts.
Halliday, J. C., Cong., to Lovell's Corners, Weymouth, Mass.
Herrick, Mr., Cong., of Westport, Pa., to Preston, Conn. Accepts.
Holland, G. W., Luth., to Pomaria, S. C.
Karr, W. S., Cong., of Keene, N. H., to Continued to beat the fallen Castleton, Vt.
Klinefelter, Frederick, Luth., of Tremont, Pa., to Greencastle, Pa.
Klinefelter, D., Bapt., of Virginia, to Union, Tenn.
Lane, C. W., Southern Presb., to Athens, Ga.
Lapsley, James T., of Pleasant Hill, Mo., to Leanon, Ky.
Leathers, A., Luth., of Sedan, Ind., to Ligonier, Ind.
Marling, M. M., United Presb., to Roney's Point, West Va.
Means, John A., Cong., of Boston Highlands, to Tabernacle church, Salem, Mass.
Merrill, J. G., Cong., to Davenport, Ia.
Miller, B., Cumberland Presb., to Dallas, Texas.
Moore, W. W., Bapt., to Minneapolis East, Minn.
Morton, Robert Slemmons, Presb., to Petersburg, O.
McIlvaine, J., Presb., to Beverly, N. J.
McMahan, R. T., Presb., of Bardolph, Ill., to Ellsworth, O.
Nell, J. W., Southern Presb., of Nashville, Tenn., to San Antonio, Texas.
Osborne, Cyrus P., Cong., to Baltimore, Md.
Pardee, J. N., Univ., to Dubuque, Ia.
Quirrel, C. D., Bapt., of Pekin, Ill., to St. Charles, Mo.
Rees, H. H., Bapt., of Nashua, N. H., to Southbridge, Mass.
Richard, J. J., Luth., of Lovettsville, Va., to Smithsburg, Md.
Robinson, W. J., United Presb., of Mumford, N. Y., to First church, Allegheny, Pa.
Russ, E., Bapt., of Roseville, Ill., to Amity, Or.
Rutrauff, W. P., Luth., of Akron, O., to Winchester, Va.
Stone, A. H., Bapt., of Cleveland, O., to Logansport, Pa. Accepts.
Snow, Roswell, R., Cong., of Wilmot, Wis., to Elgin, Ill.
Stearns, H. W., Bapt., of St. Anthony, Minn., to Clinton, Wis.
Tuckerman, C. F., Bapt., of Mount Carroll, Ill., to Mason City, Ill.
Warfield, F. A., Cong., of Southbridge, Mass., to Gardner, Mass.
Weisman, D. K., Luth., of Anderson, Ind., to Somerset, O.
Whittemore, J. L., Bapt., of East Weare, N. H., to Bow, N. H.
Winfree, D. B., Bapt., of Chesterfield Co., Va., to Richmond, Va.

REMOVALS.

Arnold, Henry T., Cong., of Lyman, Me. to **Blanchard**, Addison, Cong., on South Bridgton, Me.
Crofts, G. W., Luth., of Oregon, Ill. to **Fairbanks**, Edward T., Cong., of St. Johnsbury Center, Vt.
Francis, Lewis, Cong., of Castleton, Vt. to **Griebel**, J. D., Bapt., of Wilkesbarre, Penn. to **Rosmer**, S. D., Cong., of Nantucket, Mass. to **Lyon**, W. E., Bapt., of Saginaw, Mich. to **Marshall**, Thomas, Presb., of High-street church, St. Louis, Mo. to **Riley**, G. W., Bapt., of Urbana. to **Snow**, R. R., Cong., of Wilmot, Wis. to **Stewart**, Robert L., Presb., of Conneautville, Penn. to **Strong**, Charles, Cong., of Angola, N. Y. to **Van Buren**, J. M., Reformed (Dutch), of New Lots, L. I. to **Whitaker**, A. H., Freewill Bapt., of Waverly, Mich. to **Whitcomb**, Mr., Presb., of Hillsborough, Ill.

DEATHS.

Chevrier, Charles N., Epis., 83, of Swedesboro', N. J., Nov. 13th.
Dimmitt, J. G., Meth., of Des Moines, Ia., Nov. 12th.
Dod, S. C., Southern Presb., 60, of Centerville, Nov. 24th.
Foster, Edgar L., Cong., 34, of Milltown, St. Stephens, N. B.
Freeman, S. R., D.D., Bapt., of Jefferson City, Texas, Nov. 19th.
Hill, Abner, Bapt., 60, of Bloomington, Ill., Oct. 28th.
Kendall, Samuel, Bapt., 60, of Jefferson Township, Pa.
Lyman, Chas., Cong., 71, of Winchendon, Mass., Nov. 16th.
Orbison, Thomas, Meth., of Appleton, Wis., Nov. 10th.
Scott, William M., M.D., Bapt., of North Wales, Pa., Nov. 24th.
Sturdevant, Elijah, Bapt., 74, of North Auburn, Pa., Nov. 7th.

MISCELLANEOUS.

Brown, Nathan, D.D., formerly missionary to Burmah, and late editor of the *American Baptist*, has gone to Japan to aid in Bible translation.
Butler, William, D.D., Meth., formerly of India, is appointed missionary to Mexico.
Miley, John, D.D., Meth., of Peekskill, N.Y., is chosen professor of sacred theology in Drew Seminary, N. J.
Patton, William W., D.D., Cong., of Chicago, has retired from the editorship of *The Advance*.
Perkins, F. B., Cong., of Jamaica Plains, Mass., has been appointed secretary of the N. E. Branch Tract Society.

Our Young Folks.

A BIRD'S-EYE VIEW OF LONDON FROM ST. PAUL'S.

BY ALICE ROBBINS.

Up in the great cathedral,
Up to the very top,
Till your brain is weak and giddy
And your breath is like to stop,

Following the old verger,
Gray as an ancient rat,
With his long wand tipped with silver
And his conical black hat;

Out of the charmed precincts
Of the Whispering Gallery—
(You've heard of its curious echoes,
Wherever the voice may be;

No matter how low the whisper,
Like a clear-toned bell 'tis heard,
And if tyrants ruled in England
A life might pay for a word)—

Now, with a shudder, step we
Out on the leaden high,
With only a slender window
'Twixt us and the blessed light;

And away there, along the river,
Rise the Tower turrets, gray,
Hoary with age, and cruel
As death, in its ancient day.

Further along there rises
The roof of the stately Mint,
Where the wonderful golden guineas
Shine with their precious glint,

And the face of the Queen is molded
On shilling and pence and pound,
To gladden the eyes of commerce
And travel the world around.

Next the great railway terminus,
With its front like a castle grand,
Swarming with crowds of travelers,
From every part of the land.

There stanos, with dingy edges,
The famous "London Stone,"
Where, in his time of triumph,
Luckless Jack Cade sat down,

While stood the noisy rabble,
His army from the slums,
Men, women, and ragged children,
Longing for rich men's plums.

Guy's Hospital looms up brightly,
With its hundred windows or more;
Then the Royal Exchange in Cornhill,
And Guildhall of ancient lore.

South stands the old gray temple,
St. Sepulcher, all grim,
Whose bell tolls out on the silence
The convict's funeral hymn;

While from the gloomy Newgate
The prisoner is led
To the gallows or the scaffold,
It tolls till he is dead.

Below, I see the turrets,
The windows, iron-barred,
The dreary, lonesome courtyard,
The jailer and the guard

Of England's gloomiest prison,
Where hearts are aching sore;
And I hope that pitying angels
Stand at the iron door.

But look beyond! Christ's Hospital
Sends out its boys in blue;
They shout as they toss the bounding ball—
'Tis a merry scene to view.

And the sun shines on old Somerset,
Touches its windows with gold;
And the Custom-house, with its toilers;
St. Clement's and Bow Bells, old.

The Treasury and the Horse Guards,
The Marlborough House, and you
The Museum, rich with trophies rare
From many a strange field won.

Colleges, club-houses, abbeys,
Steeples and clocks and towers;
Parliament House and Lambeth Palace,
And parks, with their trees and flowers.

And Kensington Gardens, and, nearer,
The thousands of palace homes,
The dingy threads of busy streets,
The squalor of lanes and slums.

There the Lord Mayor's palace,
And here the garret of sin;
There the wealth of the ribboned duke,
Where want can never look in,

And here the garret where, starving,
The child of a pauper lies.
Oh! who can measure the want and woe
Under those sunny skies?

The bridges that span the river,
The barges that float along,
The steamers with gay flags flying,
The warehouses tall and strong,

The docks, with their mighty tramways,
The wheezing derricks and drays;
The great, wide-chested horses,
With their sober, working ways:—

But how, with eyes that are aching,
Can we follow old London's lines,
Bewildered with all its splendors,
Wherever the red sun shines?

So we'll leave our perch. Here's a shilling
To put in the verger's hand,
For giving us room to wander
All over the British land.

GABE'S PICK-ER-NICK.

BY MARY E. C. WYETH.

Gabe had been unusually and most dismally melancholy all day. He moved with slow steps, shuffling forlornly as he went. He sang spasmodically, in the most miserably minor keys, the dolefulest basket-meeting tunes, set to words that were Miss Jenny's horror. His whole appearance was dejected, unwholesome, and disagreeably suggestive of funeral processions, charnel houses, and howling dervishes all in one. Indeed, Jenny's Uncle Will declared his general aspect to be worse than the dissecting-room of the medical college wherein Uncle Will was a student, and, therefore, ought to have known whereof he testified. The Captain, who was a tender-hearted man and couldn't abide a melancholy countenance, fumbled in his vest-pocket, before leaving the house after dinner, and, drawing from thence two "long bits" and a "picayune," gave them to Gabe, saying, as he did so: "Come, ye disconsolate, take these and go buy yourself some molasses candy, and swing on the back gate awhile, and see if you won't feel better. If that don't do, you'll have to take a dose of calomel and jalap, and turpentine and castor oil, and salts and senna and manna. It'll run into cholera or yellow fever if 'tisn't cured up soon. Your symptoms are bad. Your complexion looks as if all outdoors had soured on your stomach."

The Captain's severely spoken raillery had only the effect of dissolving Gabe in a flood of tears, as he booboo-o-ed out: "Taint that, Marse Cap'n. It's de pick-er-nick. Miss Etty dun gwine ter hab one, an' Miss Jinny dun teased her mammy not fur ter let pore Ole Gabe go ter it."

"Peho! Gabe," answered the Captain, laughing. "It's a little girl's pic-nic. You don't want to be a girl, do you? Now you shut up, and I'll bring you a bow and arrow this evening." And, with this effort at consolation, the Captain opened his capacious umbrella, and, fanning himself with his broad-brimmed Panama, walked away to his business.

Gabe dried his tears and pocketed his thirty-seven and a half cents, and went into the house. Catching a glimpse of Jenny's muslin gown on the upper piazza, he opened his mouth, threw back his head, and began to sing most lustily:

"The eleminie a crashin',
The thunderbolts a smashin',
Trompit sounds in my soul,
O I don' want ter stay here a no longer,
O I parts by de gates ob Hell,
An' bid dis world a long farwell—
Rase I don' want ter stay here no longer."

"Gabriel!" cried Jenny, from the piazza. She had to be very angry to say "Gabriel." Stop that howl immediately. It is enough to raise the dead from their graves."

"I wish I'se dead, I dus, Miss Jenny," answered Gabe, rolling his eyes in a fearsome manner. "Kase yer won't lem me go to der pic-er-nick when Miss Etty dun said she didn't keer."

"You'd look well at the pic-nic!" said Jenny.

There was just a shade of relenting in her tones of irony; but Gabe detected it, and was not slow to improve his opportunity.

"Miss Jinny, ef ye jes please lem me go, I'll scour de knives so bright all de week ye kin see yer face in 'em; an' I'll—"

"Well, come up here, torment, and bring me your best clothes, and let me see if you've anything fit to wear. I suppose, of course, your jacket is torn from Dan to Beersheba," interrupted Jenny, who turned to her mother, adding:

"I never saw the like of the way that boy is humored. He gets his way about every single thing. A pretty mess he'll manage to stir up at that pic-nic."

And then, as Gabe bundled his best linen suit—new shirt, shoes, and all—in a wad at her feet, she took up the garments and applied herself to the necessary furbishing; while Gabe, radiant now, darted off, whistling like a mocking bird.

"A merry heart doeth good like a medicine," said Mrs. Chamberlain. She hadn't heard the Captain's prescription, as he passed out of the gate; so there could have been neither sarcasm nor satire hidden in her pious quotation.

It was the early May, and the little circle of lassies comprised in Miss Etty's select school was to celebrate the rosy mouth by a pic-nic, to be held in a grove belonging to the private grounds of a friend of the Captain's. It was to be a May party, with a queen and crowner and scepter-bearer, and maids of honor, and a train of Floras, and any amount of poetical addresses; and all the hair that didn't curl naturally had to be done up in papers for a week beforehand. Gabe made a point in his argument that his hair was all ready, having been screwed and kinked up tight "eber sense I was bawn," as he phrased it.

When the gala day at length arrived, and Gabe was ordered to appear in the sitting-room for inspection, Miss Etty was there, with Mrs. Chamberlain and Jenny, to criticise and advise for the lad's outfit. Jenny added a few dexterous finishing touches to his toilet, and ended by pinning a rosebud in his button-hole. Then, stepping back and viewing him with an artist's eye, she said, in a tone of command: "Now, Gabe, pay attention. You're to behave like a good boy, and not like a young idiot or a monkey. You're to keep your place, remember; and not take on any extra foolishness. And don't set up one of those unearthly howls, whatever else you do. And mind every word Miss Etty says, and come to Ma every little while, to see if she wants anything; and you may be sure I shall be watching you all day, to see that you do behave. Now you understand your position, do you?" added Jenny, with emphasis.

Gabe's eyes, which, under the trying scrutiny of the trio of critics, had been steadily gathering into them the premonitory symptoms of "rolling," now unconditionally "rolled" wildly, until, in fact, you could see nothing but the whites of them, as he answered decidedly and promptly enough, but glumly in the extreme:

"Yes, Miss Jinny, I understan's my perslshion, I dus: one pore nigger an' three obersеers."

Miss Etty screamed with laughter. Mrs. Chamberlain sank back into an easy-chair and screwed her mouth persistently in her efforts to keep down the laugh that would sparkle in her eyes, as Jenny, turning sharply on her heel, said, indignantly:

"You'll see, Aunt Etty, how much I'll bother to watch the young scamp. He may stand on his head in the middle of the table straight through the whole feast, for all I care. I only hope you'll have your fill of your illustrious guest. His wit is only excelled by his dignity."

Jenny was thoroughly disgusted at the lack of appreciation her efforts at training received; and she walked out of the room declaring that she would not go near the pic-nic grounds—at least, until her father and uncle should come from their business in the evening. No coaxing was of the least avail with Jenny, who was of the style of woman of whom an old-fashioned rhymster wrote:

"When she will, she will,
You may depend on't;
And when she won't, she won't,
And there's the end on't."

So Miss Etty could only retort by marching her gayly-dressed lassies in procession past the door of her brother's house, to afflict Jenny with a sight of Gabe, radiant in a marshal's scarf of broad blue silk, and bearing aloft the May-pole, garlanded with wreaths, at the head of the procession. Jenny was standing at the gate as the procession marched by; and Gabe excited at once her wrath and the risibilities of the bystanders by shouting hilariously:

"Oh! golly, Miss Jinny, jes' look at me. Isn't I fine? See all dem white chillens a follerin' ole Gabe ter der pick-er-nick."

Late in the afternoon, Jenny, with her father and uncle, visited the pic-nic grounds. A vociferous sound of merriment from the grove wherein the swing was erected saluted their ears. The Captain proceeded to the spot, and in a moment returned, with a curious smile on his face.

"Young Africa has the better of Young America for once," he said.

And, sure enough, witless Gabe sat jubilant in the swing, with all the little girls ranged in a row, one behind the other, taking turns in pushing the swing in the manner called "running under" or "chasing the fox."

"Keep on, chillens! Dat's right, chillens!" he shouted encouragingly between his intervals of uproarious laughter. The little girls, flushed and excited, had been so amused at Gabe's drollery that they were not sensible of their weariness, and had actually spent nearly an hour in the violent exercise of "running under" that prince of buffoonery. The Captain saw that he gave full measure of exercise in return, for he took out his chronometer and stood by while Gabe gave each of the ten lassies a ten minutes' swing. Miss Etty said Gabe had managed surprisingly all day. Had all those little girls vying with each other in attentions to him. He'd eaten ice-cream enough to have congealed an ordinary person, and had sung plantation melodies and basket-meeting hymns until her ears ached. "He's been undisputed hero of the day, I think," she added. And I think she thought so still more decidedly when, at the close of the festivities, Gabe presented himself to her and solemnly asked for "fo' or five picayunes, for keepin' dem chillens 'mused an' out o' mischief all day."

"'See the conquering hero *comes!*'" she murmured, as he departed, jingling the coins she unresistingly handed over to him. And Gabe went toward home, merry as he had left it, emphasizing his arrival at each corner by a somersault and a vigorously and doubtless sincerely uttered "Hurrah for ole Gabe's pick-er-nick!"

THE very essence of laziness is given by a writer in *Lippincott's*, comprehended in this brief Oriental proverb: "No man should run when he may walk, walk when he may stand, stand when he may sit, or sit when he may lie down."

The Sunday-school.

"GATHER THEM IN. GATHER THEM IN."

BY ASA BULLARD, D.D.

A GREAT variety of plans have been adopted, during the forty years of my connection with Sabbath-schools, for gathering in the neglected and those that neglect this institution. There are probably but few places where this work is not still needed.

In a large parish in the suburbs of Boston, some years ago, the common plan of offering rewards for new scholars was adopted. Almost every Sabbath new scholars were brought in and rewards given. One day a bright little girl came to the superintendent, and, with a discouraged look and tone of voice, said: "Mr. ——, the other children get rewards; but I can't get any, although I keep trying to get new scholars."

"What is the reason you cannot get any new scholars?" said the superintendent, kindly, to her.

"Well, the fact is, I do not live in a *pick-up* neighborhood."

There may be some such neighborhoods; but the number, it is believed, is very small, and various expedients to bring in new scholars must still be devised.

On addressing a school in one of our New England manufacturing cities, a few years ago, I suggested the following plan to increase their number. Let the superintendent appoint a class of boys and a class of girls to visit as many as they can during the week and urge them to attend. Next Sabbath let them report how many visits they have made, how many persons have promised to attend, and how many of them are then present. Then let two more classes be appointed in the same way, and keep up this measure through the season.

This plan was adopted, only a class of young men and a class of young women were appointed, as the school embraced a large number of operatives belonging to the mills. The next Sabbath the young men reported that fourteen persons had promised to attend, and half of them were present. The young ladies reported that thirty-five had promised to attend, and fifteen of them were present. The next spring the superintendent wrote: "At the time of your visit our Sabbath-school numbered 160 scholars. We adopted the plan you proposed and have followed it ever since, and I now have the pleasure of reporting to you a school of 557 members."

In some cases the parish has been divided into districts, and a committee of the teachers appointed, sometimes of teachers and scholars, and sometimes of one scholar from each class, to visit, within a given time—a month, or week, or day, frequently the 4th of July—every family and invite every member to attend. In this way many a school has been increased 50 and even 100 per cent.

Some schools have appointed what they have called a "Welcome Committee," whose business it is to watch about the sanctuary and visit any places where the neglecters of the Sabbath-school may resort, and kindly urge them to attend. This plan has prevented noise about the church and has also been the means of increasing the schools.

In one school in 1838, after the pastor had preached on the subject, a committee was appointed to circulate a paper through the parish to obtain the names of all who would join the school. This plan was attended with great success. In three months the school was increased from about 100, all under 15 years of age, to 539, and about one-half of those over 10 years of age.

A female teacher some years ago resolved at the beginning of the year not to go to the Sabbath-school a single Sabbath that year without taking with her, if possible, at least one new scholar. She attended fifty-one Sabbaths, and she brought into the school *fifty-one* new scholars who had never attended a Sabbath-school before! And they were also led to attend public worship regularly, and *eleven* of them were hopefully converted during the year. How eventful in good would be such a resolution by every Sabbath-school teacher.

A very successful device in securing new scholars has been the giving of an illustrated certificate to both the new scholars and to those who bring them in.

At a large evening meeting in a manufacturing village, in a front pew there were three small girls and a young man at the head of the pew, who was supposed to be the teacher, as the teachers were generally seated with their scholars. In the course of the exercises the pastor said: "We have a Bible to give to the one who has brought into our Sabbath-school the largest number of scholars who belonged to no other school, according to our promise a month ago. Indeed, we propose to give *three* Bibles." He took a beautiful copy of the Scriptures and gave it to the first little girl, who had brought in *twenty-five* new scholars. He then gave another copy to the next little girl, who had brought in *fifteen* new scholars. He then took a small, beautiful Bible and gave to the young man, who, with a great deal of effort and perseverance, had persuaded two or three to join the Sabbath-school, and the good minister wished to reward her effort. The pastor then took up a substantial and, finely-bound copy of the Word of God, and to my surprise, gave it to that young man, who it seemed had brought eleven young men into a new Bible-class for young men! He was not a christian; and yet he had, in the face of the remonstrance of his whole class, come up before a whole congregation and taken his seat with these little children and publicly received a copy of the Scriptures! Is not that a specimen of true moral courage? And did not Jesus, as he saw that act, as in the case of the young man in the Gospel, *love* this young man; and did he not say to him, "Thou art not far from the Kingdom of Heaven"?

Every school in the land should once or twice a year, at least, adopt some of these plans here suggested, or some better ones, to gather in those who are deprived of or are neglecting the instructions of the Sabbath-school. There are everywhere neglected children, a "sort of spiritual orphans" they have been called through parental inadvertence and unbelief, "aliens from the commonwealth of Israel and strangers to the covenant of promise," through parental neglect, starving for the bread of life. Shall not teachers and Christian disciples seek them out and become foster parents to them, and in the Sabbath-school and in the House of God seek for them the bread and water of life? How many thus reclaimed from ignorance and sin have become bright and shining lights in the Church, ministers of the Gospel, and even missionaries of the Cross among the heathen! Then "gather them in, gather them in."

On the fourth Sunday in December the Sunday-schools will be studying one of the unfulfilled and mysterious prophecies of Daniel (Dan. xii, 1-12), over which there has been so much of fruitless discussion these many centuries. In every attempt to fathom the meaning of this dark prophecy the wisest teacher will but come, at the last, to Daniel's conclusion: "And I heard, but I understood not." The inspired record as to this stands: "The words are closed up and sealed till the time of the end." Then, and not before, "the wise shall understand"; meantime, "Blessed is he that waiteth." Is it, then, unwise or wrong to consider this prophecy as a Sunday-school lesson? Not if there be no attempt to search the "secret things" which "belong unto the Lord our God," and the desire is to profit by "those things which are revealed," and which "belong unto us and to our children for ever, that we do all the words of this law." It is folly to attempt to fix the "time, times, and a half," the "thousand two hundred and ninety days," or "the thousand three hundred and five and thirty days." It is wise to consider that, in the "time of trouble," whenever that time comes, God's people "shall be delivered—every one that shall be found written in the book." It is a lesson for profitable thought in the present that in the future, so surely as God's word is truth, "many of them that sleep in the dust of the earth shall awake, some to everlasting life and some to shame and everlasting contempt." There is stimulus and encouragement to every pastor and teacher in the inspired and inspiring assurance that "they that be wise," or, as the margin gives it, "they that be *teachers* shall shine as the brightness of the firmament; and they that turn many to righteousness, as the stars for ever and ever." Within proper limitations, this lesson may prove a most profitable one; even though at its conclusion each student shall stand inquiring, as was asked in the days of Daniel, "How long shall it be to the end of these wonders?"

….Lord Hatherly, who has just retired from the woolsack as lord chancellor of Great Britain, has been thirty-five years in connection with one Sunday-school. At a recent Church Congress on Sunday-schools, at Leeds (England), he presented a valuable paper on "the points most worthy of attention in a Church of England Sunday-school." He thinks that the pastor should feel a responsibility for the school, visiting it often and selecting its teachers. "There should never be more than twelve children in a class; ten are preferable." The *memory* of the young should, in his opinion, be stored with "the Catechism and Collects," and with hymns—even those beyond their present comprehension. He counts one hour at each school session, in morning and afternoon, quite sufficient for the Sunday instruction; and he doubts if scholars should attend two church services besides. He wishes the teacher to "be careful at all times, as far as possible, to draw out the thinking faculty of the boys, and, for this purpose, rather to teach by questions than by direct statement in the way of information." He also very properly urges care in explanation of the lessons studied or read:

"After the repetitions the children should read, verse by verse, a portion of the Gospel lessons for the day, upon which they should be likewise questioned, to ascertain their own ideas. In this reading the teacher cannot be too careful in ascertaining that every difficulty is made clear to the child's mind, and he can hardly take anything for granted on first instruction a new pupil. For instance, I find that in a class of twelve boys not one had ever seen a seed of any kind, and, consequently, had the frequent reference to seed in the parables had to be explained very fully, and, as a first step toward it, some seed should be shown to the boys. In like manner the question what was a 'yoke' was answered by several that it was the inside of an egg; by one only that it was what a milkman carried his pails with."

….J. B. T. Marsh, of the *Advance*, writes pleasantly in the *Christian Union* of Family Worship at Mr. Lyman's, showing how delightful a season to young and old morning prayers in the household may be made. The children first tell of what was read yesterday, giving the Bible story in their own language. Then a new passage is read and explained familiarly, the children asking questions freely during the reading. After singing a hymn, the children kneel with John, while the mother leads at the organ, the father prays briefly and in phrases which all can understand, having reference to the home and social life of the family; and in closing all unite in the Lord's Prayer. The exercise, as described, is far more common in form and spirit in Christian homes of to-day than ever before. Such a picture, truthful to life and representative as it is, is a good reminder to the circle of those who, having no such seasons of worship in their own households, count themselves a type of all good people, and insist that there is less of family worship and home religious culture now than in olden time.

….If any teacher has more scholars in his class than he can keep personally interested during all the time he is with them, his class is too large for him. This is a truth to be borne in mind by every superintendent in the classifying of his Sunday-school. One teacher can hold the attention of twice or three times as many scholars as another can; but no teacher is good for much beyond his power to hold unwaveringly the attention of each member of his class. On this point A. G. Boyden, of the Massachusetts Normal School at Bridgewater, says:

"One cannot teach if he has not the power to hold the attention of the pupil. Since in school we teach in classes, the teacher must have the power to hold the attention of every member of his class, or he fails in his work. This power is the same power, skill, and preparation to hold the attention of a class of boys and girls in the Sunday-school that it does to hold their attention in the week-day school. Their heads and hearts are the same on Sunday as on a week-day. The boys say, 'We wake up on Sunday morning just as full of fun as on a week-day.'"

….After the death of Rev. T. B. Penfield, of the Madura mission of the American Board, a scrap of paper was found in his pocket-book containing the following entry:

"April 19th, 1846.—Dr. Scudder asked me to be a missionary and go to India and help him, and I intend to. T. B. PENFIELD."

He was then twelve years old, but his resolve continued unwavering. He died a missionary in India, August 19th, 1871. It is such early-formed purposes that are most likely to shape the future of every life. Many of the twelve-year-old boys are making decisions for all time.

….Chloe Lankton, the patient sufferer, whose story was first given to the public through the columns of THE INDEPENDENT, and whose record of resignation and faith under long-prolonged trials of physical suffering is known to thousands of Sunday-school scholars, is still living at New Hartford, Conn., and is the grateful recipient of many offerings of love and sympathy from those who know of her wants and gladly minister to them.

….The new Sunday-school of Mr. Hepworth's parish is held in Rutger's College Chapel, in Fifth Avenue, near Forty-second street, while the church on Madison Avenue is building. The school already numbers about 230. An adult Bible class of some seventy-five is led by the "pastor's assistant" of the Church of the Disciples, Mr. A. C. Arnold, formerly of the Howard Mission.

….The club rates of the *Sunday-school Times* for 1873 are lower than hitherto. Clubs of forty can have that paper at the rate of one dollar a year; clubs of twenty at one dollar and a quarter. This is to put it within the reach of teachers generally.

….A portrait of Dr. Edward Eggleston, with a sketch of his life thus far, opens the *National Sunday-school Teacher* for December and will prove of interest to very many who have enjoyed the writings of the versatile editor.

….M. A. Wurts, secretary of missions of the American Sunday-school Union, has returned from Europe with renewed health, and is again at his important post in Philadelphia.

Pebbles.

A WRITER in *Our Monthly* for September tells a story of two well-known Southern clergymen, one of whom undertook to rebuke the other for using the weed.

"Brother G.," he exclaimed, without stopping to ask any other question, "is it possible that you chew tobacco?"

"I must confess I do," the other quietly replied.

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NOTICES.

☞ All communications for the Editorial Literary, News, and Miscellaneous Columns of this journal should be addressed to **The Editor of The Independent, P. O. Box 2787.**

☞ All communications for the Commercial Department to the Commercial Editor; and all business communications from subscribers and advertisers, to **Henry C. Bowen, Box 2787.**

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The Independent.

HENRY C. BOWEN,
EDITOR, PUBLISHER, AND PROPRIETOR.

New York, December 15th, 1872.

THE ELECTION OF PRESIDENTS.

ON the 2d of last June Senator Sumner offered in the Senate of the United States a joint resolution which, by an amendment to the Constitution in respect to the election of Presidents, aims at three results: First, the abolition of the office of Vice-President; secondly, the election of the President by the direct vote of the people, without the intervention of the Electoral College; thirdly, ineligibility to the presidential office for a second term. We are in favor of the first two of these proposed changes in the Constitution, and opposed to the third.

The Vice-President is simply the presiding officer of the Senate, having no share in the executive administration of the Government, except in case of the death or removal of the President, when he becomes acting President for the unfinished portion of his term. There is no reason why the Senate should not have the power to elect its own presiding officer, as well as the House of Representatives. And, in the event that the President dies or is removed, there is no difficulty in devolving the duties of his office upon another until a special election can be had to fill the vacancy or until the regular time for the election of a President. The Constitution would be better if it dispensed altogether with the Vice-President, especially if, as is now the fact, he is to be the acting President for the whole of the unexpired portion of the President's term, in the event of death or removal. The three instances in which this contingency has happened do not recommend the principle to public favor.

An Electoral College chosen by the people to elect the President, at the very best but a useless piece of machinery, is worse than useless, since it may, as it more than once has done, fail to represent the popular vote of the whole nation. The members of this College are chosen by a majority vote in the respective states; and in each state the minority vote counts for nothing in the choice of President. A majority of the votes of the presidential electors may be cast for a given man when the popular vote choosing these electors is really a minority one, as compared with the entire aggregate. This is anti-republican and anti-democratic. It provides for the possible rule of the minority, against the will of the majority. The nation should act as a unit and as a whole in the choice of President, without any reference to its division into separate states; and there should be no constitutional possibility of electing a President, as is now the fact, against the verdict of the popular vote. Small majorities in large states should not be permitted to annihilate the political power of nearly equal minorities in the same states, and thus force upon the nation a President who is not the popular choice. Moreover, if the people are competent to choose electors, and concentrate their votes by party arrangement for this purpose, they are equally competent to vote directly for President. Why not? These electors exercise no discretion. They simply vote for the candidate nominated by the party that has elected them. They impart no wisdom to the choice, but are the mere instruments of executing a party behest. The people vote for the President through these electors, when they might just as well and, as we think, much better vote for him without the electors. Then every popular vote would count one way or the other, and no President could be elected without receiving a majority of all the votes cast by the people.

To these two propositions of Senator Sumner we give our hearty assent, while we just as heartily object to the third proposition, which declares that "no person elected to the office of President shall thereafter be eligible for re-election." This would be no improvement of the Constitution, except in the wrong direction. The question was thoroughly discussed in the convention that drafted the Constitution; and the conclusion arrived at, that the people are competent to decide for themselves at each presidential election, is evidently the wise one. Why should they impose a constitutional restriction upon their own liberty of choice, and make it impossible for them to elect the same man twice or thrice, however acceptable he might be and however important it might be, in the judgment of the nation, that he should be re-elected? Ineligibility for more than one term would not increase the motives of the President to good conduct, but rather decrease them. It would not make him a wiser or better man, less a partisan, or more a patriot. It would not contribute at all to the purification of party politics, or dispense with the machinery of party conventions, or remedy the evils arising therefrom. It would deny to the nation the possibility of being profited by the experience and wisdom acquired in discharging the duties of the presidential office. No President can elect himself against the will of the people; and no one should be ineligible simply because he has been once elected, if his public character and official conduct be such as to make him the man of the people's choice. We believe in leaving this matter wholly to the popular judgment, unhampered by any constitutional restraint. The advantages greatly overbalance any that could arise from the "one-term" principle.

The resolution of Mr. Sumner, at the time of being offered, had the appearance of being partisan and hostile to General Grant in its purpose, especially in view of the recitals contained in the preamble. That objection has passed away; and, hence, we see no reason why the question should not now be thoroughly canvassed upon its merits. Believing that the provisions of the Constitution in respect to the election of the President may be improved, we are more than willing to have the matter submitted to the judgment of the nation. If the subject is to be acted upon at all, Mr. Sumner's propositions should not all be included in the same amendment. They do not rest on the same reasons. The first two propositions might be incorporated in one amendment; and the third, if acted upon at all, in another. If they were combined in the same amendment, the objections to the third proposition would, in all probability, defeat the whole.

The death of Mr. Greeley before the votes of the Presidential electors were cast, while it does not invalidate the action of the people in choosing these electors or in any way impair their constitutional power to elect a President, unless, shows that the Constitution needs amendment. It so happens in this case that no special difficulty arises, because Mr. Greeley was not the choice of the people; yet, if General Grant had died at the same date, instead of Mr. Greeley, then the whole question of choosing the President would have been committed to the discretion of the electors, with no instruction by a popular vote. There ought to be a provision to meet such a contingency, and the best way is to abolish the Electoral College altogether—to let the people vote directly for the President, and, in the event of his death before or after being inaugurated into office, to provide for a special election. It is entirely practicable, with the experience that we now have, so to shape the Constitution that it will meet all possible contingencies in respect to the choice of the President. We hope that Congress will take up the subject and submit a suitable amendment to the several states for their consideration. We heartily approve of the suggestion of the New York *World*, that it would be much better if the state elections and the Presidential election were held on the same day in the Presidential year. This, while avoiding the necessity of two elections in the same year, would make the Presidential election a fairer expression of the real sentiments of the people in each state.

WHOSE TABLE

So long as Close Communionists and Open Communionists persist in reasoning from utterly different premises, and driving their arguments from the beginning along utterly different tracks, it must not be wondered at that they arrive at very distant conclusions. Their processes have nothing in common; and their results, if not as far apart as love and hate, are as widely separated as is charity from bigotry.

The arguments on the two sides are always the same, whether it be an Episcopalian, a Baptist, or a Lutheran church which sets itself up to shut out the Church of Christ from its fellowship. The exclusive body has been chosen of God the champion of some vastly important, or certainly very essential, or, at any rate, distinctly commanded husk, which includes the shell, which includes the meat of some spiritual experience. Without that husk there can be no meat; without that form of ordinance there can be no true church. For the Bible ordains that form—mere form and husk though it be; and it must be maintained, though Christian charity and comity perish.

The Lord's Supper being the one Christian ordinance in which union is possible, which was appointed with a prayer for the unity of the Church, and which has all the solemnities of Christ's dying admonition, is made the flag of division by these exaggerated Ritualists. We take an example from the Baptist discussion now going on.

The Baptist Ritualist always begins his argument against Christ's dying prayer from a physical form. We have presented it fairly more than once, and the last *Examiner and Chronicle* repeats it in its last issue, animadverting on a communication of Rev. D. M. Reeves in our columns. It says:

"Accepting baptism and the Lord's Supper as positive and divine institutions, and of equal and perpetual obligation, and of fixed and well-defined relations to each other, Baptists simply decline, in their restricted communion, as we have been taught, to make themselves responsible for either the perversion of baptism—by the substitution of infants for believers as the subjects, and sprinkling for immersion as the mode; or for the perversion of the Supper—by dispensing with baptism as its prerequisite, or making something which is not baptism as valid a prerequisite as baptism itself. Restricted communion is not, therefore, a doctrine of the 'regular Baptists of the straiter sort,' as Mr. Reeves is pleased to phrase it; but the natural and inevitable result of what they believe to be the New Testament doctrine concerning baptism and the Supper as distinct ordinances and as related to each other."

The argument is direct enough. If none but baptized people have a right to the table, and if none are baptized who have not received "immersion as the mode," the case is settled. We may deny either premise, and an Open Communion Baptist must deny one premise or the other; but given the premises (neither of which is expressly stated in the Bible) and the conclusion follows, bound with links of steel.

But the Open Communionists have very little to say about this argument. Their reasoning is along an entirely different line—suggested by the heart, and not the head. They have their assumption—which is that the table around which they sit is not theirs, but the Lord's table; and, if so, that it is unfraternal, impertinent, and outrageous for them to exclude from it the Lord's disciples. Close Communionists are compelled to meet them, if they dare, by denying the premise. It is not often that we see the denial expressed more defiantly than by the *Examiner and Chronicle*, when it says, in reply to Mr. Reeves:

"The Supper is observed, at stated times, by a church to give its own members the opportunity of obeying a positive command by Christ; and it is *the invitation of the church*, expressed through its authorized representative, which alone gives a member of any other church the right to a seat at the table."

On what Scripture, we ask, is this assumption of authority based? What text authorizes any church to take the table out of the Lord's hands, and refuse admission to it to those who are acknowledged to be his children? The Scriptures are plain that the sacramental feast is for all who are disciples, and that none are to be excluded except for lack of discipleship. These brethren whom some American Baptists have excluded are recognized as disciples—not perfect, but honest, conscientious disciples, whose labors the Lord owns. Why dare offensively to shut them out from Christ's board, when spread in their presence? But we forget. It is not Christ's board, but the board of a church, spread only "for its own members," and "the invitation of the church" is arbitrary and final authority!

But retorts a Close Communionist, when reproached for shutting the door to the Lord's Table: "If the Methodist has a right to intrude to our table, why not to our rented pews, to the exclusion of the rightful occupants?" As if the Lord's table were a property, the privilege of which you had bought or rented by some sort of simony! As if you dared even to shut the doors of your pews against those who are not Baptists! As if it were not the glory of any church to open its gates wide and bid the strangers and the outcasts to come in from the highways and the hedges! But the *Examiner and Chronicle* persists, dragging its inept illustration a little further up the aisle:

"A Presbyterian minister takes possession of Mr. Reeves's pulpit some Sunday morning, and proceeds to conduct the services, on the ground that, having this right in his own pulpit, he has the same right in every other pulpit. Mr. Reeves might feel a little discomfited at first; but he would recover himself, and begin to soliloquize: 'To me it seems plain, after all, that, if a Presbyterian minister, for example, has the right to preach a genuine Gospel sermon anywhere, he has a right to preach it everywhere. This pulpit is somewhere; and, if he may preach in his own pulpit, why should he so unchristian and unloving as not to rejoice that he is preaching here?"

We as freely accept the pulpit illustration as that from the pew. Mr. Reeves, we presume, so far from shutting any decorous Presbyterian minister from his pulpit, would welcome and invite him, and we presume has often done so. Would the editor do differently? It does not require a very sharp eye to see that the difficulty assumed is only one of disorderly conduct, and would apply to a Baptist as well as to a Presbyterian intruder.

The weakness of the Close Communion position is that so well expressed in his article this week by Mr. Reeves—that it sets the head against the heart. Baptists may be driven by their logic into a position which makes them excommunicate all the rest of Christendom; but the better Christians they are the less heart they can have in their position. In such a conflict the heart must gain the victory in the end.

A BLURRED MIRROR.

THE *Christian Mirror* mentions "a leading journal of the country" which has pronounced "the idea that God was not under obligation to provide a Saviour for men 'a horrible doctrine.'" We suppose that THE INDEPENDENT is referred to, though the garbled form in which our words are quoted utterly perverts their meaning. The doctrine which we pronounced horrible was that God might justly send to eternal torment every infant who died; that such an exercise of his sovereignty would not impugn his "righteousness"; that every child is born under a curse, and must suffer the curse forever, unless God interpose; and that the Being who gave the child his life, and put it on the track that leads inevitably to perdition, is under no obligation whatever to save it from the fate thus impending. This may be to the *Mirror* a very sweet and precious doctrine, a very affecting representation of the Divine character; but we are in no wise disposed to retract our characterization of it as horrible.

The *Mirror* makes a nice distinction between the obligations which God is supposed to owe to himself and those which he owes to men. He may be under obligation to himself to provide salvation; but he cannot be under any obligation whatever to "fallen, rebellious creatures." The obligations of God to creatures who are in actual rebellion are not here the subject of discussion and were not in the article quoted, as the *Mirror* very well knew. But suppose that no salvation had been provided, might not a person who died in infancy and was sent to Hell fairly charge God with injustice in consigning him to eternal woe? Might he not look up from his place of suffering and say: "I never knew my Maker. I never sinned against him in thought or word or deed. I am not to blame for possessing the depraved nature which I inherited. I am suffering here unjustly. God ought never to have suffered me to come into existence under this curse—or, if he did, he was bound to provide some way of escape from it, bound not merely to himself, but to me. He has wronged me, and I impeach his government as unrighteous and unholy." To such a complaint as that what answer could be made?

If God is a moral being, he is under moral obligation; in other words, he has no right to do wrong simply because he is supreme. If he has put himself into moral relations with his creatures, if he has established a moral government over them, then he is under obligation to them to make this government a moral government, and not an immoral one. And the government would be immoral which should consign to eternal woe a being who has never committed an actual transgression.

Of course, the *Mirror* does not believe that God ever does this. It only seems to think that he has a perfect right to do it; that it is "free grace," and not righteousness that keeps him from doing it. The only question is about the character of God and the principles on which he conducts his moral government. This is a question of vast importance. What a man thinks about God determines his theology and his morality. And it is certainly unfortunate, to say the least, that a man should believe in a God who has a right to do wrong, even though he may believe with all his heart that his God never has done and never will do wrong.

The *Mirror* speaks of our utterance as "loosening the corner-stone." Any theology which has for its corner-stone the doctrine that God might justly consign to eternal doom an irresponsible infant—that his failure to do so is the result not of his righteousness, but of his favor—is a false theology and cannot come down too soon. A Being who is at liberty to do any such injustice, who is under no obligation to his creatures to refrain from such injustice, is a Being whom we cannot love and will not worship. And as for the theology which requires of men any such impossible allegiance, it were better for that if a millstone were hanged about its neck and it were drowned in the depths of the sea.

THE COLOGNE LOTTERY.

A good deal of praise has been bestowed upon the Emperor of Germany, or upon his chancellor, who is viceroy over him, for their action in suppressing the public gaming-tables at Baden-Baden and Homburg. We would not detract from whatever approbation they may merit for this action; but we should be better convinced of the consistency of their hostility to gambling if it were not for the following advertisement, which we translate from a German paper: "Lottery for the completion of the spire of the Cologne Cathedral, approved of by His Majesty the Emperor of Germany and King of Prussia and ratified by almost all the German states." The prizes range from 25,000 thalers to 100 thalers, besides works of art to the value of 20,000 thalers. The gross amount of prizes, 125,000 thalers. The price of a ticket is *one thaler*—about seventy-five cents! The object of the lottery every one must approve of. It is six hundred years, we believe, that the crane for hoisting the materials has been biding its time of taking down through the finishing of its work. But we are quite sure that no one who has properly considered the mischief incident to lotteries but would wish that it should remain as a reproach to the end of time, rather than to be displaced by so immoral an agency.

There is no form of gambling so seductive, so mischievous, and so extensive in its mischief as the lottery. This has been recognized in almost all the states of the Union—at least, in all those of more advanced intelligence and morality; and the sale of tickets is forbidden in them, under penalties which have made the business a secret one, though they can probably never entirely suppress it. We need not go into the reasons of this wise prohibition to our readers. They are as imperative in Germany as they are here. Indeed, the injury done to public morals by the splendid establishments just suppressed was much less in extent and degree than that which this lottery for pious uses will occasion. The persons who frequented the gaming tables of Homburg and Baden-Baden were generally men and, we are sorry to say, women of the higher and wealthier classes, mingled with many blacklegs and adventurers of all kinds. It was a recreation or a business of which they understood the risks and were content to take their chance. There was nothing insidious or underhand about it, and certainly no pretension of pious uses as a bait. The Cologne lottery, on the other hand, extends its ramifications all through society, to its very lowest stages. The poorest mechanic or peasant can adventure his dollar, and from that moment his imagination is inflamed by the possibility of the wealth which may come to him through the smiles of Fortune. He grows from considering it possible to regard it as probable, and his daily tasks are made heavier and are less diligently performed because of the golden phantom that dances before his eyes. Idleness and the vices that it breeds are the well-known attendants on adventuring in the lottery. This was so patent a fact that it inspired the prohibitory legislation in England and in this country. The German Government is trying the old plan—which has always failed in morals, as in economy—of saving at the bung and spending at the spigot, by stopping roulette and promoting the lottery. Where they save one gambler by the one act they make a thousand by the other.

We believe some philosopher has defined man as a gambling animal. At any rate, he is the only animal that does gamble. Too much of business—besides that of the stock exchange, which some cynic described as a place where men cheated each other and called it business—partakes of this character. Raffles, whether at church fairs or for charitable uses, are nothing more nor less than gaming. Playing cards for money is a recognized amusement in society and a regular part of the economy of clubs. Law cannot reach all these fastnesses; but it can prevent gambling which walks the streets and offers cheap temptations to the young and the unwary. The Germans were in the beginning a nation of gamblers, if Tacitus does not lie. According to him, gambling was one of the serious occupations of sober men—"*aleam sobrii inter seria exercent*"—even to the extent of risking their own liberty on the turn of a die and patiently submitting to slavery when they lost. Their descendants are in no danger of such a fate; but they may become slaves of the vices and evil courses to which gambling opens a seductive and ready descent. To save his subjects from these, the German Emperor has shut up the haunts of the few and the rich, while he sanctions the temptations which appeal to the many and the poor. As he claims to be very moral and religious in his private character, we trust that he may yet see the error of his official ways in this direction.

Editorial Notes.

THE *Congregationalist* is disposed to think that "utility" may be permitted to prevail over "sentiment" in the disposition of the Old South Church. Doubtless the money received from the rent of the building might be turned to good account in the erection of chapels elsewhere; but cannot all the money needed for such purposes be obtained without this sacrifice? If "utility" warrants the leasing of the Old South as a post-office, why would it not also suggest the employment of Dr. Blagden as a mail carrier? The Doctor has retired from the pulpit; and the principles on which the Old South society proposes to act with reference to its church would seem to indicate that he ought to be utilized in some way. Still, we doubt not there is even in that quarter a feeling—a mere sentiment, to be sure—that an aged man who has done a noble work is entitled to reverence and honor; that the sight of such a man hopefully waiting, after his life's labor is done, for his rest and his reward is not only beautiful, but inspiring. There is not much money in it; it will not of itself build mission chapels; but it helps to strengthen a principle within us without which money is worthless and mission chapels are of no avail. It appears to us, down here in this sordid, wicked City of New York, as if something of the same sacredness might attach, though in a smaller degree, to things, as well as to persons; and that when we get to the point of making utility, rather than sentiment, the measure of our conduct we have reached a level beneath which it is hardly possible to go.

A METHODIST minister of Brooklyn expresses this opinion about the modern Daniel who was cast into the "Bull's" den, and who did not come out quite so well as the other Daniel:

"Drew and Talmage are both ingenious in their respective spheres; they are both wide awake; they are both trying to educate the masses. Drew seems to be diligent in business and Dr. Talmage seems to be fervent in spirit. Drew founds a college by banking and stock dealing; the other by preaching and lecturing."

This suggests an ingenious division of labor. If the principle is generally accepted, we may expect to see in the religious papers advertisements of this sort: "A shrewd old skinflint, who has amassed a fortune, wants to take in a partner who shall attend to the spiritual interests of the concern. Partnership limited." Most men would be glad to compromise by devoting themselves to that department of religion in which the eminent financier referred to has been so successful, and remitting the fervency of spirit to their brethren. The parallel suggested might be extended to several other characters. Jay Gould and John Hall are both useful in their respective spheres. The one makes man humble by emptying their pocket-books, the other by preaching the truth which converts their hearts. Paul and Judas were both efficient laborers in the kingdom. The one founded churches, the other carried the bag and betrayed his Master. Either of these comparisons is quite as consonant with sound morality as the one quoted. When an unscrupulous old stockbroker is held up for a saint because he has given some thousands of dollars to found a theological seminary it is time that our theories of ethics were carefully revised.

HERE we are more than a month after the election, and nobody knows how Louisiana—and we might add Arkansas, Florida, Alabama, and Texas—voted. Supposing it had been a close election, and the choice of President depended on the votes of those states, how critical would have been our condition! The day for the electors to transmit their votes to Washington might have seen canvassing board pitted against canvassing board, and governor and district judge braving each other, and the whole country convulsed by the quarrel. It is difficult to judge that either side is right in the Louisiana muddle, and apparently both are wrong. We may misapprehend telegraphic dispatches; but Governor Warmoth, Lieut.-Governor Pinchback, and Judge Durell seem to be equally unscrupulous, if not corrupt. The President is put in a most embarrassing position, and we trust will not be called upon to interfere to preserve the peace. These difficulties seem to be all at the South, where an ignorant and immoral class is easily cheated and bullied by unscrupulous politicians. The remedy is a very slow one, but it is sure—schools and churches, the spelling-book and the Bible; and to the application of this remedy we would urge Northern and Southern patriots, philanthropists, and Christians with all the earnestness we can express. Christian people, there is no better way in which to expend your charities than in supporting the agencies of Christian enlightenment among the Freedmen. There is no more urgent business before Congress than the enactment of a law which shall provide a national school fund, to be expended in the ratio of illiteracy.

SENATOR SUMNER last week introduced the following bill into the Senate:

"*Whereas*, The national unity and good will among fellow-citizens can be assured only through oblivion of past differences, and it is contrary to the usages of civilized nations to perpetuate the memory of civil war;

"*Therefore, be it enacted, etc.*, That the names of battles with fellow-citizens shall not be continued in the "Army Register" or placed on the regimental colors of the United States."

This sentimental and sympathetic regard for Southern sensibility cannot change the facts of history. The truth is, there can be and there should be no "oblivion" of the late civil war. The North fought to save the Union, and the South fought to destroy it. The two parties sustained very different relations in the struggle, and this fact is not to be forgotten. We would not taunt the South with its defeat; but we are not in favor of blotting out the record of battles from the "Army Register" or from the battle-flags that were borne in triumph. If this is to be done, why not go further, and abolish the national cemeteries in which repose the ashes of Union soldiers? Why not repeal our pension laws, or make them applicable to the soldiers who fought for the Rebellion? Why not place Jefferson Davis and the lamented Lincoln in the same category? Why make any mention of the victories won by General Grant? The nation is not quite prepared to surrender all the memories or signs of the terrible contest through which it passed in overcoming one of the most formidable rebellions of history.

PRESIDENT GRANT'S attendance at the funeral of Mr. Greeley, alike in the fact itself and in its manner, is an act of delicate propriety. He came as a private citizen, without any parade of official station, to pay his respects to the memory of the distinguished dead. Having followed his body to its final resting-place, he declined to attend a reception in the evening and at once returned to his duties at Washington. Having been rivals for the same high office, it was fitting that the sudden fall of the defeated candidate, so soon after the contest, should secure this mark of consideration from the successful one. The nation, and especially the friends and admirers of Mr. Greeley, must regard the act of the President as one of exemplary kindness. But few men have been honored with such public expressions of sympathy as those which have been bestowed upon Mr. Greeley in his death. The circumstances were calculated to awaken the tenderest feelings of our nature.

THE resolution offered by Mr. Randall, of Pennsylvania, and adopted by the House of Representatives, calling on the Secretary of the Treasury for information as to what law authorizes him to make an increased issue of legal-tender notes, as was done in October last, will be a very difficult one to answer. There is no law, that we can find, authorizing the reissue of a single dollar of the forty-four millions of greenbacks that were retired under the Act of April 12th, 1866. We have, hence, on a previous occasion, expressed the opinion that the issue referred to in the resolution of Mr. Randall was without the authority of law. The Act of 1866 was intended to contract the currency; and when forty-four millions had been withdrawn, Congress, by the Act of February 4th, 1868, decided that the contraction should go no further, and referred to the previous act as a "reduction of the currency." It is eminently proper, therefore, that Congress should be informed as to the law under which the Secretary of the Treasury supposed himself to be acting when issuing four and a half millions of these retired greenbacks, which became legally dead, whether they were canceled or not, by the fact of their retirement under congressional authority. We had expected that the Secretary would refer to this subject in his annual report; but, inasmuch as he failed to do so, we are glad that Congress has called for the information. It will furnish an occasion for Congress to dispose of a point that belongs to its discretion, and not to that of any executive officer.

NOBODY, we presume, will be inclined to doubt that to Dr. John S. Butler, of Hartford, if to any man in the country, is due the title of the father of all those who care for the insane. On the occasion of his first visit to this country, in 1842, Dickens recorded his admiration of Dr. Butler's management of the Boston Asylum, of which he then had charge. "It is obvious," he says, after describing the meals, the weekly assemblies, and the other kindly features in Dr. Butler's system, then so novel, and his own politeness and good breeding toward his patients, "that one great feature of this system is the inculcation and encouragement, even among these unhappy people, of a decent self-respect." After about thirty years of service as superintendent of the Hartford Retreat, during which time he has been remarkably successful in introducing to other institutions, as well as his own, all the comforts and the new methods of treatment which will benefit such patients, he has retired from his post, leaving it to younger men. He carries with him the warm recognition of his judgment and services by the trustees, who have sometimes feared that he was Quixotic in his ambition for improving the condition of the insane; but who now are forced to confess that his plans and expenditures were marked by far-reaching wisdom. The trustees have voted him a complimentary testimonial to his services, and appointed him consulting surgeon of the institution; so that his judgment and skill in treating nervous diseases will still be made of service to the inmates of the Retreat, as well as to those patients who will consult him privately. In giving up the care of the administration of so large an institution, he still retains the ability and the consuming desire which has all along possessed him to benefit this most unfortunate class, so largely increased by the crazy whirl of modern life.

In last week's paper, in the article on the "Unanimity of Juries," the types put Lord Eldon to death because of the acquittal of Hone, when it was Lord Ellenborough who suffered that extreme penalty, Lord Eldon surviving nearly twenty years longer. Of course, friends and biographers deny that there was any relation of cause and effect between those two events. But they have never yet succeeded in extinguishing the belief which arose in the contemporary mind on the subject, and which has endured unto this day. The Tory ministry of Lord Liverpool made a resolute attempt to put down political criticism, through the operation of trials for libel. And some cruel successes they had; as when Cobbett was sentenced to two years' imprisonment in Newgate and a fine of a thousand pounds for censuring, as it deserved, a court-martial which had sentenced a soldier to receive a thousand lashes, under which he died. Leigh Hunt, too, underwent fine and imprisonment for a squib in which he called the Prince Regent "an elderly Adonis of fifty." Hone's trials, which took place in 1817, were for more serious offenses; but he was thrice acquitted. The first indictment was for a political parody of the Church Catechism, directed against the ministry. Mr. Justice Abbott, afterward Lord Tenterden, presided. Hone defended himself by showing that parodies of catechisms, and even of the Scriptures, had been made by men whose religious character was above suspicion, citing Luther, Lord Somers, Canning, and others. The jury acquitting him on this charge, he was forthwith put at the bar for a parody on the Litany. As Abbott had not proved equal to the occasion, Lord Ellenborough was brought out as a heavy reserve. On this trial, and the next, for a parody on the Athanasian Creed, Hone defended himself mainly by reading parodies of the same nature which had been thought harmless, and was acquitted both times. Favored by his privilege as a prisoner defending himself, he treated Lord Ellenborough with an insolence and severity which he was accustomed enough to employ but never before encountered. He did all that he could to procure a conviction, and was cruelly cheated and bullied by unscrupulous politicians. The remedy is a very slow one, but it is sure—schools and churches, the spelling-book and the Bible; and to the application of this remedy we would urge Northern and Southern patriots, philanthropists, and Christians with all the earnestness we can express. Christian people, there is no better way in which to expend your charities than in supporting the agencies of Christian enlightenment among the Freedmen. There is no more urgent business before Congress than the enactment of a law which shall provide a national school fund, to be expended in the ratio of illiteracy.

THE story told not long ago by Professor Wilkinson in THE INDEPENDENT about the the gaudily-dressed young man to whom Mr. Spurgeon addressed in his sermon a personal rebuke for his vanity has reached London, and has been denied point blank by Mr. Spurgeon himself. As a curious instance of either misapprehension or forgetfulness, it may be worth repeating. Prof. Wilkinson, it will be remembered, met a young Englishman in London who, in a conversation about ministers, expressed himself in a very bitter way about Mr. Spurgeon. In explanation of his antipathy, he asserted that on a certain occasion Mr. Spurgeon, while preaching, singled him out and reproved him personally, with great severity, for his dress, which he admitted was somewhat conspicuous. Professor Wilkinson attempted to show him that he was probably mistaken, that the rebuke was not intended to be personal. But he insisted that it was so intended, that the audience so understood it, and that there could be no mistake about it. Several months afterward, Professor Wilkinson mentioned the circumstance, with the expression of his belief that the young man must have been mistaken, when a clergyman who was present declared that the story was exactly true—that he himself was present and sat near the young man, and that the remarks of Mr. Spurgeon must certainly have been intended as personal. This is the story which Mr. Spurgeon denies, declaring that he never had indulged in any such personality. The explanation of this contradiction is not difficult. It is possible that Mr. Spurgeon may have forgotten the circumstance; but it is more probable that his remarks were misconstrued, and that what he intended as a vivid portraiture of an imaginary individual was so true a picture of a young man who happened to be present that it was accepted by him and by those in his neighborhood as being a personal address. The incident should be a warning to ministers against too much apostrophe, and a caution to hearers against too great sensitiveness.

THE Prince Napoleon has taken nothing by his motion, as the lawyers say, in attempting to visit France, either politically or legally. He applied for redress to the *procureur-général*, equivalent to an attorney-general, of the Court of Appeals, entering a complaint against the prefect of police and the officers engaged in carrying the order of expulsion into effect. The *procureur-général* replied that the complaint could not be received, for two reasons: 1st, because it was the minister of the interior who was responsible, if anybody, for the expulsion, and not the officers who effected it by his orders, but that he, being a member of the National Assembly, could not be prosecuted without an order of that body; and, 2dly, the act complained of being an act of the state, the Assembly only could order a prosecution. The oddest part of this transaction was that this prosecuting officer who thus declined entertaining the Prince's complaint was one of the loudest-mouthed and most zealous supporters of Bonaparte's tyranny. Therefore upon the Prince writes to him a long letter, full of violent invectives and taking the attitude of the victim of a denial of justice and the champion of the liberty of the person. Whether the law of the *procureur-général* be good or not—and we presume that it is—it certainly does not lie in the mouth of a Bonaparte, who had lived in splendor as a prince of the blood *for* near twenty years, as a result of the Crime of the Second of December, in prate of the denial of justice and the liberty of the person. The Empire was founded on the ruins of justice and personal liberty, and maintained by keeping both in ruins. And, though the Prince Napoleon made some wordy pretenses to liberalism in politics, it never hindered him from enjoying his full share of the plunder of the nation.

SIR BARTLE FRERE, who is appointed commissioner from England for the suppression of the slave trade around Zanzibar, is one of the most eminent servants of the old East India Company. He was the first civil servant of that Company who reached India without rounding the Cape of Good Hope; and when he and his companions first reached Bombay, after crossing the desert and coasting the Red Sea, they were almost in a state of starvation. Three months after landing he passed his examination in Hindustanee, and subsequently in the Mahratta and other languages. He rose through different grades of honorable service, as commissioner of science, president *ad interim* of the Council at Calcutta, and governor of the Bombay Presidency. His services in India were marked by great improvements in government and in intercommunication, as well as by boldness in the suppression of the Sepoy Rebellion. It was in India that he gained the warm friendship of Dr. Livingstone. He is a vice-president of the Royal Geographical Society, and his interest in Christian missions is indicated by the fact that he holds the same office in the Society for the Propagation of the Gospel in Foreign Parts. The man could not be found in all England who combines more qualities for making his task a success. It will be a pleasure to him to break up this infamous traffic, and at the same time help his old missionary friend in his geographical explorations.

....The editorship of the *Tribune* has been offered by the stockholders to Vice-President Colfax. Whether or not he will accept it or whether he will resign the presidency of the Senate to assume immediately the not less honorable position made vacant by the death of Mr. Greeley we are not authorized to say; but the public may with some confidence hope for such a result. None will be more glad than we to welcome the *Tribune* back to an honored place in the Republican ranks, and its unequaled corps of editorial writers would do grand service under so able and judicious a chief.

....The *Advance* has passed into the hands of its managing editor, Mr. J. B. T. Marsh, and its publisher, Mr. Turner, who will assume its entire management for the next two years. Dr. Patton will for the present retain an editorial connection with the paper, but his name as editor-in-chief no longer appears at the head of its columns. Mr. Marsh has proved himself one of the best of editors and Mr. Turner is an active and enterprising business man. The paper is not likely to lose any of its vigor under the new managers, who have our good wishes for the success of their venture.

....One cannot help hoping for and believing in Japan so long as reforms like this take place. Last month (October) the Yoshiwara or prostitutes' quarter of Yokohama, to which female children were sold and apprenticed for a long term of years, until life and health were blasted, and which was patronized as much by Europeans as by natives, has been closed and the inmates have been sent to their homes. Many of them left with the feelings of freed slaves. From several other parts of the country petitions to have the prostitutes' quarters abolished have come to the government from the people.

....The magnificent diamond swindle is as outrageous an imposition as was ever concocted in America. At present it looks as if Harpending was the heavy villain, and the "expert" Janin the chief fool, if we do not assign that part in the play to the capitalists who took the stock. At the end of the drama comes in the astute detective, Clarence King, who uncovers the villainy and retires with applause. And here comes in the epilogue and the moral—science pays. Don't buy gold-producing land till you you have consulted a geologist.

....There will be no lack of officers in the next war, if Chattanooga can provide them. A mother in Chattanooga lately presented her boy for baptism, and astonished the officiating clergyman by asking to christen the child "General U. S. Grant." A month before a rebel minister baptized two children by the names of "General Lee" and "General Stonewall Jackson." West Point is nowhere in producing officers, nor the President in brevetting them.

....The late Archibald Dunlop, of Troy, bequeathed to a lady whom he jilted in his younger days, and whom he had not seen for thirty years before his death, the sum of ten thousand dollars as a "partial reparation of the wrong committed" so many years before. If all who have sinned in like manner should make similar atonement the lives of a good many old maids would be visibly brightened.

....One of the best of the society papers announces that wine is to be forbidden at all the better class of social entertainments during the coming season. The disgraceful scenes which have been enacted in our most respectable houses under the influence of champagne has "determined society to put down the scandal with a strong hand." Good for society! When animalism begins to be unfashionable the millennium is not far off.

....Mr. Tyndall's friend has made one convert in an unexpected quarter. The editor of the Memphis *Baptist* (Landmarker) says: "We do not believe that diseases are cured any more than the dead are raised, *in this age*, in answer to prayer." Precisely what prayer does accomplish the editor does not tell us.

....Thirty more Chinamen have arrived at North Adams to work in Mr. Sampson's shoe factory. The arrival of the first company, two years and a half ago, nearly turned the country upside down; but this re-enforcement scarcely raises a ripple of talk. The great Mongolian invasion is much less of a scarecrow than it used to be.

....Think of it! Frederick Douglass, the runaway slave of Baltimore, accursed son of Ham, ostracised "nigger," carrying to Washington, as chairman of the Electors of New York, the presidential vote of the Empire State! Well, we shall have social equality, as well as political equality, by and by.

....Though it must be owned that Stanley is no lecturer, his failure upon the platform must not detract from the credit of his exploration. The English papers give very long and favorable notices of his book.

....The Springfield *Union* predicts an extensive and general revival of religion in this country during the present winter. We shall be glad to see the prediction verified.

Religious Intelligence.

THE "translation of the relics of St. Justinus" was recently the occasion of what the *Tablet* calls "a ceremony of equal interest and novelty in this country. The Church of St. Paul the Apostle, in this city, contains an altar dedicated to St. Justinus; and these relics, brought from Rome, were deposited under this altar, after High Mass, in which a large number of "Revs." and "Very Revs." took part. "Very Rev. I. T. Hecker, C. S. P.," was "arch-priest," and "Rev. A. Hewit, C. S. P., preached the panegyric of St. Justinus." It is a little strange that these two gentlemen, both converts from Protestantism, should take the lead in introducing relic-worship into this country. The *Tablet's* account of the ceremony concludes as follows:

"The holy relics, inclosed in a silver image of the saint, had been placed on a temporary altar during the mass; after which they were borne around the church in solemn procession of the celebrants, attending priests, students, and acolytes, to the new altar, where they were placed in the repository prepared for them. There was also deposited the vial containing the blood of the holy martyr, which, together with his sacred relics, was translated from Rome. They were exhumed from the Catacombs of the Eternal City."

We should like to inform Father Hecker and Father Hewit that they are not living in a monopoly of this sort of thing. There is another saint, not exactly of their calendar, whose bones are going to be translated, and worshiped too, with less ceremony, but equal devotion. The following letter to the Boston *Investigator* gives the particulars:

Mr. Editor:—I see that your correspondent, Geo. Boles, of London, says that he has seen a gentleman who is negotiating for Thomas Paine's bones. If they can be purchased at not too great a cost, they ought to be returned to this country. I am willing to pay the cost and transportation, if it is not unreasonable. I wish to see them either reinterred at New Rochelle or deposited in the Paine Hall, with a tablet. No hurry, though. July 4th, 1870, will be the great occasion."

The relics of the great infidel will undoubtedly be quite as genuine as those of the other saint, and are perhaps not much less "holy." At any rate, there is no reason why his apostles should not "translate" his bones, and build an altar in Paine Hall for them, if they want to.

....The heresy-hunters are not all dead yet. A correspondent with the *nom de plume* "Kansas" wrote to the *Congregationalist* some weeks since that the Leavenworth council, of which so much has been said, was a "put-up job"; that only those persons were invited who had beforehand been pledged to favor the ordination of the candidate. To this charge the Rev. J. D. Liggett, the former pastor of the church and still a member of it, replies at length in the Leavenworth *Commercial*. He asserts that he did write to eight brethren within and beyond the boundaries of the state asking their advice, and that on the str

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...*able agents, male*

and female, in every town, village, and city in the whole country to canvass for these pictures. We are offering EXTRA *inducements to good agents, and advise all such to send for our descriptive circulars before engaging in any other business.*

Address

HENRY C. BOWEN, Publisher,
No. 3 Park Place, New York City.

TO THE POLICY-HOLDERS

OF THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

THE Trustees of this Company having, after a critical examination of the thirty years' experience of the Company, and on mature deliberation, unanimously resolved once more to reduce the rates of premium for Insurance, it is proper in their behalf that the existing members should be informed of the causes which have led to this important measure, and of the effect which it will have upon their interests.

The rates of premium first used by this Company were borrowed, of necessity, from English companies. In the year 1838 alterations and reductions were recommended by Mr. Charles Gill, the first Actuary of the Company, and adopted by the Trustees. In 1868 Mr. Sheppard Homans, then Actuary, proposed further corrections, many of which reductions, it the Table of Rates, which, after investigation, were adopted on his recommendation!

In a recent statement to the public of the financial condition of the Company, on the 1st of October last, in which are given the results of some thirty years' active business, it is stated that of all the Cash Premium Receipts nearly fifty per cent. of the same has been returned to the Policy-holders. Far the greater part of this large return consisted of payments on the part of the assured over and above the actual cost of the assurance which the premiums were intended to secure.

THEORY.

To understand this, it is premised that the business of the Company is founded upon what is called the American Table of Mortality and four per cent. interest for money. The table does not materially differ from others in use, except in the assumption that of a given number now living at the age, say 35, none will survive the age 96.

By the principle of Life Contingencies, it is found that the true amount to be paid at the beginning of every year to assure a sum payable at death is variable, being smaller at the younger and greater at the older ages. This variable ranges from $7.70 at age 25 to $961.54 at age 95 to insure $1,000, on the supposition that the management of money will be without expense. These variable amounts are called the annual cost of insurance. But, as all business operations are attended by expenses, a certain amount, usually a percentage of these costs, is added; and the result is another series of variable amounts called Office Premiums.

But to pay a constantly increasing premium every year would be attended by serious inconveniences; and it has become the custom, in consequence, for the Company to change and the assured to pay a fixed sum every year, of which the value is such that its ultimate effect will be the same as that of the variable payment. It is a kind of average, being too large at the younger and too small at the older ages. The practice of the Company has been to add forty per cent. of the net rate to cover ordinary expenses. Then, taking the age 35 as an example, we may write:

Net Premium	$18 84
Forty per cent.	7 54
Annual Office Premium	$26 38

This sum is made of three distinct parts —namely:

1st. The amount that must contribute to death claims, for the first year, called the *Cost of Insurance*, discounted one year. $8 52

2d. The *Reserve*, or fund which must be held by the Company to provide against the deficiency in the net and uniform premium to pay its contribution to death claims at the higher ages. 10 32
(The assumption is that this sums but four per cent. interest.)

3d. Provision for yearly expenses, forty per cent. of Items 1 and 2..... 7 54

Premium, as before $26 38

This premium is computed in advance from an assumed rate of Interest and of Mortality. It is, therefore, the *theoretical* premium; but must, nevertheless, be paid by the assured. The assumptions made in its construction call for the largest sum which was ever believed to be necessary.

EXPERIENCE.

In practice, however, the Mutual Life has found this premium much larger than was necessary in every year of its existence. To determine what surplus accrued in any given year, the premium was resolved into its component parts, as above described, and the over-payments separately computed, with the following results—namely:

1st. Only about three-quarters of the sum which the premium contributed to pay Death Claims was needed. The remaining one-quarter was surplus.

2d. The interest has been from six to seven per cent. on the Reserve, instead of four per cent., as assumed. This excess has contributed largely to surplus.

3d. The ratio of Expenses to Receipts during the whole existence of the Company has averaged only ten per cent., and during the year 1871 was less than eight per cent.; and the provision of forty per cent. of the net premium for expenses has, therefore, been much in excess of what was required. The surplus from this source has been very great.

The result is that large dividends have been returned to Policy-holders from their over-payments.

The majority of the members have left their Dividends with the Company, to accumulate in the form of Reversionary Additions to their Policies.

The Company has now been in existence thirty years. In every one of these thirty years it has issued a Policy to a person, aged 35, who is now living, and who has paid each year the premium in full, and has left his dividends or over-payments to his credit in the form of Additions to his Policy.

The ratio of the present cash value of the additions now credited to each of the Policies to the amount of money paid by each will be found opposite the years designated in the following table:

Year of Issue.	Per Cent.	Year of Issue.	Per Cent.	Year of Issue.	Per Cent.
1872	.27	1863	.60	1853	.84
1871	.28	1861	.64	1851	.86
1870	.32	1860	.66	1850	.88
1869	.35	1859	.67	1849	.90
1868	.37	1858	.69	1848	.91
1867	.38	1857	.71	1847	.93
1866	.45	1856	.79	1846	.94
1865	.46	1855	.79	1845	.97
1864	.47	1854	.82	1844	.98
1863	.50	1853	.83	1843	1.10

Thus showing the smallest amount returned for over-payments to be twenty-seven per cent. of the premium paid, and that even upon the Policy which has been but one year in force, by far the most expensive. Whereas the greatest reduction in the proposed new scale of rates is less than twenty-two per cent.

There can, therefore, be no doubt of the safety of the proposed measure, or of the ability of the new Policies to take care of themselves—to pay their own way and accumulate a surplus.

It will be apparent from an examination of the foregoing table that, if the premiums upon those thirty Policies had been made twenty-two per cent. less than they were, by diminishing the percentage addition for expenses, the result would have been that the Policy-holders would have retained the difference in their own pockets. The Company would have been just as sound; for, as will be seen by the facts above stated, it would have held the same proper reserves on each Policy, but the dividends or over-payments would have been smaller.

Without disturbing any old Policies, it is now proposed to put in force a new Table of Rates for new Policy-holders. In these new Rates a change is made in the percentage for expenses *other* than death claims, reducing it from forty per cent. to ten per cent. Upon Whole Life Policies the effect is to reduce the premiums twenty-one and four-tenths per cent. Upon other classes of Policies the reduction is not so great. No change other than a reduction in the provision for working expenses is proposed or made.

When the computations for dividend are made, each premium will receive the precise surplus which it earns. The low premium will receive a comparatively small dividend, because it will have earned less. The high premium will receive its surplus upon precisely the same basis as heretofore; and its dividend, far from being diminished, will be enhanced by the introduction of newly-selected and younger lives.

Should any of our old or present Policy-holders, having Policies capable of being surrendered, wish to take advantage of the new and lowered rates, in such case (as they will make a new contract with the Company) they will, on surrendering their old Policies, receive from the Company their surrender value in cash. As a matter of information, it may be stated that on Policies five years old or less the exchange thus effected will be of some slight gain to the holder. On older Policies there would be no gain.

The Company has made ample provision for the fulfillment of every one of its outstanding contracts. Even if it should cease to-day to insure any new members, its fund would be sufficient to pay every death claim as presented and to return yearly to Policyholders a surplus. Its assets would in the course of a few years herein to decrease; but the last dollar would be on hand to pay the last legitimate demand. The surplus accruing under such circumstances, however, would necessarily be considerably less than if its new business were continued. New lives, in youth and health, admitted to the Company, bring a reduction in the proportionate average losses by death. Present members have been benefited in this way. New members will shortly have the same advantage in their turn, and, meantime, would to-day have nearly *six millions* therefore, to a its funds outstanding, and certain extent in peril.

4th. But the first table below shows that, looking to the difference in the rates of expense between the Mutual Life and the average of the eighteen companies (9.22 for the Mutual Life which attempt for the average of the other eighteen companies), the Mutual Life can do business on the proposed lower rate—twenty per cent. reduction, namely—and yet continue to return to the new policy-holder as large dividends as the average of these eighteen companies.

It should be known that the figures in the following tables are taken from the sworn statements of the different companies to the Insurance Commissioner of Massachusetts. They are, of course, intended to be correct and are believed to be so.

RATIO OF EXPENSES TO RECEIPTS.

Names of Companies.	1871.	1870.	1869.	*Average of ratio.*
Brooklyn Life	25.98	27.12	27.80	26.97
Commonwealth		64.29	29.72	46.99
Continental	21.42	21.19	25.77	22.13
Eclectic	27.99	61.75	63.13	50.96
Equitable	15.03	15.63	16.61	15.42
Excelsior	38.35	48.77	48.44	45.18
Germania	19.93	19.41	20.34	19.89
Guardian Mutual	31.99	28.21	27.05	29.08
Knickerbocker	15.83	17.24	16.04	16.37
Manhattan	15.58	16.41	16.26	16.08
Mechanics	19.68	19.61		19.36
Mut. Benefit	10.06	10.43	10.56	10.35
Mutual, N. Y	10.05	10.31	10.31	10.22
New York	11.90	15.09	17.12	14.70
North America	23.09	17.79	23.13	21.36
Security	20.09	26.45	26.07	23.87
United States	21.35	17.76	18.09	19.73
World	38.11	33.47	56.62	42.40
Average in the 18 companies				59.81
				Average on Mutual for the 5 years, 9.23
Mutual Life	7.87	9.23	10.57	9.22

Ratio of claims by death to mean amount insured in the year 1871:

NAME OF COMPANIES.

Brooklyn Life	1.11	Manhattan	1.68
Continental	1.05	Mutual Benefit	1.57
Eclectic	1.09	New York	1.18
Equitable	1.06	No. America	1.25
Germania	1.17	Security	1.38
Guardian Mutual	1.41	United States	1.27
Knickerbocker	1.58	World	1.04
Average of percentages			1.25
Mutual Life			.39

Names of Companies.	*Gross Assets.*	*Unrealized Assets.*	*Per Centage*
Brooklyn Life	$1,083,849	$85,822	.0156
Continental	4,023,048	1,220,000	.2981
Eclectic	329,710	106,925	.2061
Equitable	16,022,366	1,020,074	.0591
Excelsior	538,259	113,947	.2091
Germania	4,848,818	437,359	.0902
Guardian Mutual	2,594,473	620,795	.2392
Knickerbocker	1,178,215	274,476	.2329
Manhattan	7,515,764	238,923	.0029
Mechanics	2,284,988	21,188	.0093
Mutual Benefit	24,151,796	76,854	.0317
National, N. Y	1,035,761	100,000	.0965
New York	13,510,877	90,953	.0069
North America	5,261,023	1,114,000	.2116
Security	3,040,963	773,840	.2160
United States	3,582,876	791,340	.2171
World	1,013,913	112,252	.2210
Average of these percentages			.1738
Mutual Life	14,000,000	1,956,872	
Percentage in the Mutual Life			.0252

These figures are commended to the scrutiny of the eighteen companies engaged in this crusade, to their officers and members, by

A POLICY-HOLDER.

INVESTING MONEY.

SPECIAL attention is invited to the advertisements in our columns of those bankers who offer first-class railroad bonds, etc., for sale. Many are now selling Governments and other stocks, and converting the proceeds into good *first mortgage* railroad bonds.

Our subscribers will please understand that they can send money, Government bonds, or any kind of securities to this office, to be sold, and the proceeds converted into any stocks or railroad bonds *advertised in* THE INDEPENDENT No charge whatever will be made for our services. In most cases we can obtain a *better price* for securities to be thus exchanged than if sent direct to a broker or banker, besides saving broker's commission. This offer is made only to our subscribers, who oftentimes neglect to make investments simply because they fear to make a remittance to an unknown party. In all cases explicit directions must be given. Address HENRY C. BOWEN, Publisher of THE INDEPENDENT, 3 Park Place, New York.

INFALLIBLE AS FATE!

IT would take a column to describe and classify the various species of worms that infest the excretory organs of children and adults. Suffice it to say that DR. ROGERS'S VEGETABLE WORM SYRUP is destruction to them all. It ejects them without pain, not leaving one behind for seed, nor even a particle of the horrible nests in which they gender and breed. Nothing can be more complete and thorough than its operation; nothing more harmless to the human system or less repulsive to the palate than its ingredients. It is, in fact, independently of its specific value as a worm-destroying preparation, an agreeable cathartic. Its effect upon the irritated membranes, from which the vermin and their beds are dislodged by its action, is balsamic and soothing, and it speedily relieves the nervous excitement and other unpleasant symptoms which usually accompany the complaint. For sale by druggists and medicine dealers everywhere.

THE METHODIST.

THIS popular and able weekly is offering to present to each of its subscribers for 1873, A FINE ENGRAVING, giving the PORTRAITS OF WESLEY AND TWENTY-EIGHT METHODIST BISHOPS, and embellished with scenes illustrating Methodist history. It is the best picture of the kind now before the public. The price of the paper is only $2.50 a year, or $2.60 when picture is mailed.

THE METHODIST is generally conceded to be the foremost of Methodist newspapers. Beecher's Lecture-room Talks and Talmage's Sermons are reported for its columns. The Children's Department is unusually attractive. It ranks high as a literary sheet and is always full of good reading for Sunday or week-day. G. C. HALSTED, Publisher, 114 Nassau street, New York.

THE BABCOCK EXTINGUISHER

IN USE BY THE AMERICAN DISTRICT TELEGRAPH COMPANY.

EFFICIENT SERVICE AT THE LONG ISLAND CLUB HOUSE.

BROOKLYN, Dec. 2d, 1872.

American District Telegraph Co.:

GENTS:—I take great pleasure in testifying to the efficiency of the service rendered to us this morning by your company in extinguishing the fire in the Long Island Club House. . . . In less than three minutes from the time the signal was sent to your office you had a policeman, armed with a Babcock Extinguisher, working on the flames.

CORTLANDT A. SPRAGUE, President.

THE CENTAUR LINIMENT—has cured, does cure, and will cure more cases of Rheumatism, stiff joints, swellings, and lameness upon man and beast in one day than all other articles have in a hundred years. One says: "I have not held a pen in seven months; now I am all right." Another that "the Centaur Liniment cured a frightful burn without a scar." Another: "It restored to use a hopelessly lame horse, worth four hundred dollars," etc. Try it once. It is a wonderful thing.

CHILDREN CRY—for Pitcher's Castoria. It regulates the stomach, cures wind colic, and causes natural sleep. It is a substitute for castor oil.

FOSTER BROS., of Brooklyn, have in connection with their large Carpet business a department for Curtains and Upholstery Goods. Warehouse 257 Fulton street.

"ALL who try 'MRS. WINSLOW'S SOOTHING SYRUP' admit it to be *the* family benefactor."

CLOTHING.

MESSRS. FREEMAN & BURR have opened the winter campaign at their great clothing establishment in this city. Thousands in all parts of the interior of the country and tens of thousands in New York and vicinity know this firm as among the most worthy and successful business concerns in this city. We know personally the members of this house, have dealt with them for years, and believe them to be men of integrity, who will always do just as they agree. Those of our readers who want good clothing, well made, at fair prices, no matter where they live, can have it at this establishment just to their mind. Send for a price-list, with samples of such goods as you desire, and you will soon learn that our statements are true to the letter. A simple rule for measuring, which any one can use, will also be sent. All goods thus ordered are warranted to give perfect satisfaction. Now, reader, order your new clothes.

LIFE INSURANCE.

WE call the attention of our readers (and particularly those interested in the discussion now going on in regard to the reduction of rates on Life Policies) to the statement of the Connecticut Mutual Life Insurance Company of Hartford, Conn. This is one of our oldest and most reliable institutions, and its business is conducted on sound principles at a ratio of expense below all its competitors. The company, being purely mutual, furnishes insurance at the exact cost to the company.

THE PROGRESS OF A MIGHTY MEDICINE.

UNITS, tens, hundreds, thousands, tens of thousands, hundreds of thousands, millions!—this has been the rate at which the number of believers in DR. WM. HALL'S BALSAM FOR THE LUNGS has increased and multiplied during the last twenty-six years. In 1847 (when it was introduced) its patrons might be counted by units; now they are a vast multitude, comprising many millions. Why this rapid progress, this unprecedented success? It is because, in spite of hackneyed medical dogmas and long-established prejudices, the public have become convinced that consumption, taken in time, can be cured, and that DR. WM. HALL'S BALSAM FOR THE LUNGS is the only medicine that will cure it. Nature furnished the materials, science proportioned and combined them, and the result has been such a saving of human life as was never before effected by any medical preparation. Every ingredient of the Balsam is vegetable; and not only vegetable, but eminently wholesome. Not a drop of opium, or strychnine, or any stupefying or poisonous drug enters into its composition, and neither cough, nor catarrh, nor bronchitis, nor any other disease of the throat or lungs can long resist its remedial operation. For sale by druggists and medicine dealers.

THE EASIEST WAY THE BEST.

No form of intestinal disease is so difficult to cure as that engendered by violent purgation. Costiveness is rendered inveterate by the fierce mineral cathartics usually administered as remedies for that complaint. Shun them as you would shun poison, and for all complaints of the bowels, affections of the liver, and disorders of the stomach take that most powerful yet most wholesome and conservative of all laxatives and alteratives, DR. MOTT'S VEGETABLE PILLS. If you have superinduced an irregular habit of body by the frequent use of drastic evacuants, resort at once to the Pills. They will restore functional regularity in every organ connected with the processes of secretion, digestion, and excretion. They are, in fact, an absolute specific for the acute ailments which the violent purgatives render obstinate and chronic. Taken in conjunction with SCOVILL'S BLOOD AND LIVER SYRUP, they contribute materially to the cure of scrofulous sores and all ulcerous and pustulous disorders. For sale by druggists and medicine dealers everywhere.

BOUND TO SELL A MILLION!

COLBY'S WASHER is the first really *successful* labor-saving machine made for the purpose, and they are going at a rate that warrants us in saying that the above number will be speedily taken, and one million families made more happy, healthy, and wealthy by their use. Who will engage in the good work? We have farmers, merchants, ministers, and ladies of high standing engaged as agents and doing splendid. One reports 250 Washers sold in one town of 300 voters. A widow lady sold 10 in one day. See illustrated advertisement, in this paper, and send for circulars. Sample machines $5 for Washer, $7.50 for Wringer. Address COLBY BROTHERS & Co., Reading, Michigan; or COLBY WRINGER CO., Waterbury, Vt.

KILL EVERY PLANT.

VINE, Peach Tree, and Shrub, by allowing Insects, Worms, and Plant Lice to devour them, or use CARBOLIC PLANT PROTECTOR, and save them from the ravages of these "Parasites." This remedy is harmless to Vegetable Life, but Infallible in its action. Prices low. References reliable. Send for Circular to KINDER, WETHERELL & Co.'s Carbolic and Medicine Warehouse, No. 57 John Street, New York.

Great chance for agents.

CRISTADORO'S HAIR DYE is an *improvement* on all others. *Warranted* to change the color of gray or red hair to a beautiful *black* or *brown*. Easily applied and a success every time.

FLAGG'S INSTANT RELIEF, as the name implies, is so faithful a remedy that it is *warranted* (or money refunded) to instantly relieve all pains, aches, sprains, and bowel complaints.

THE saving of health accomplished by using the Willcox & Gibbs Silent Family Sewing Machine, in preference to any double-thread machine whatever, is a priceless boon, for which many thousands of ladies thankfully acknowledge their indebtedness to the "Willcox & Gibbs." There are many other reasons for preferring this machine to any other. Send for *Sewing Machine Leaflets*. 658 Broadway, New York.

THE Best and Original Tonic of Iron, Phosphorus, and Calisaya, known as Caswell, Mack & Co.'s Ferro-Phosphorated Elixir of Calisaya Bark. The Iron restores color to the blood, the Phosphorus renews waste of the nerve tissue, and the Calisaya gives a natural, healthful tone to the digestive organs, thereby curing Dyspepsia in its various forms, Wakefulness, General Debility, and Depression of Spirits. Manufactured only by CASWELL, HAZARD & Co., New York. Sold by all druggists.

NATURE never leaves her work half done. Nevada, that produces the most silver, also provides Electro Silicon, the best article for cleaning and polishing silver and all metals. Try it. Box sent by mail on receipt of 25 cents. Coffin, Redington & Co., 9 Gold street, N. Y.

BUSINESS MEN having the ability to assist in the organization of Stock Companies are invited to notice the advertisement of the Eagle Gas Company.

DOOLEY'S Yeast Powder cannot be excelled for making light, sweet Rolls, Biscuits, Waffles, Corn Bread, etc. It is always ready and reliable.

No remedy known can equal Dalley's Pain Extractor for Burns, Scalds, Frost Bites, Piles, Corns, etc. 25 cents.

"ADVICE.—Send for Free Price-lists. Jones Scale Works, Binghamton, N. Y."

See the New Prize Sunday-school Books. Warren, Broughton & Wyman, N. Y.

TRY Dome Lead Stove Polish.

NEW STYLES IN JEWELRY.

ONE of the finest displays of rich holiday goods may be seen at the well-known house of Benedict Bros., 691 Broadway. We have examined their articles of jewelry, made expressly for the season of 1873. The styles are new and exceedingly beautiful. The prevailing style for the season is solid gold, richly chased, of variegated shades of gold, so engraved as to represent flowers on a groundwork of burnished surface; also cameo coral medallions, full sets, in Roman gold; turquois, set in pendants of Roman gold. Their stock of watches is the largest we have ever seen. All in quest of fine goods at reasonable prices would do well to examine their goods before purchasing elsewhere.

AN ALL-CONQUERING MEDICINE.

THERE can be no doubt that the most virulent and malignant diseases originate in the blood, and are transmitted by its agency from generation to generation. Hence, the value of a specific capable of neutralizing or expelling every species of morbid matter existing in the veins and arteries is beyond all estimate. SCOVILL'S BLOOD AND LIVER SYRUP is such a specific. It disinfects the diseased blood with a rapidity and certainty that almost transcend belief, thus effecting a radical cure of scrofula, white swelling, erysipelas, salt-rheum, rheumatism, tumor, corroding ulcers, sore eyes, discharges from the ears, liver complaint, and all distempers arising from a vitiated condition of the animal fluids. The vegetable extracts of which the BLOOD AND LIVER SYRUP is composed form a positive antidote to the evil consequences of an excessive use of mercury. For sale by druggists and medicine dealers everywhere.

A USEFUL HOUSEHOLD MACHINE.

THE most perfect wringer of which we have knowledge is the Universal. We do our readers a real service when we recommend such a machine to their notice.—*New York Sun.*

MORNING AND EVENING.—The Detroit *Daily Tribune* is sold by newsdealers in all the adjacent cities and upon all trains arriving and departing on each of the eight railroads centering at Detroit.

MADE of the best materials and warranted in every respect, recommended by physicians for use in families, and at once the cheapest and best article of the kind, is the Halford Leicestershire Table Sauce.

Lockwood & Co., Bankers, 94 Broadway, New York, transact a general banking business, including the purchase and sale, on commission, of all marketable securities. Accounts of banks, bankers, and others solicited.

MRS. J. G. PHYFE, 108 West Twelfth street, New York, has used a Grover & Baker Machine constantly for over eleven years, during which time it never required the least repairs.

EXTRAORDINARY inducements offered to agents. Address Murray Hill Publishing Co., 129 East Twenty-eighth street, New York City.

☞ As a remedy for Bronchial Affections and Chronic Diseases of the Lungs nothing ever before discovered equals Dr. Pierce's Golden Medical Discovery.

WHAT EVERY HORSEMAN WANTS.—A Good, Cheap, and Reliable Liniment. Such an article is Dr. Tobias's Venetian Horse Liniment. Pint Bottles at One Dollar. For Lameness, Cuts, Galls, Colic, Sprains, etc., warranted better than any other. Sold by the Druggists. Depot 10 Park Place, New York.

BUY our IRON-CLAD ASH-CAN, with the Patent WROUGHT IRON BOTTOM. For Sale everywhere. Iron Clad Can Co., 51 Dey Street.

FOR weather-strips for doors and windows go to E. S. & J. Torrey's, 166 Fulton street, near Broadway. The most satisfactory investment any one can make.

DIED.

WOODHULL.—At Madison, N. J., November 20th, 1872, in the 64th year of her age, Mrs. Sarah Woodhull, relict of Rev. Clifford S. Arms, daughter of William Gordon Forman and granddaughter of Rev. John Woodhull, D.D., of Monmouth, N. J.

BUSINESS NOTICES

A Great Offer. HORACE WATERS, 481 Broadway, N. Y., will dispose of ONE HUNDRED PIANOS, MELODEONS, AND ORGANS of six first-class makers, including WATERS', AT EXTREMELY LOW PRICES FOR CASH, DURING THIS MONTH, or will take a small portion cash, and balance in monthly or quarterly installments.

THE

Connecticut Mutual LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.,

Organized in 1846, and on the first day of January, 1872, Assets amounting to $31,978,401.66 and a Surplus of $3,670,764.74.

This Company has steadily pursued two great practical ends:

FIRST.

To place the security of its policies beyond the power of adverse contingencies. Nothing containing any element of hazard is truly safe unless more than apparently safe. A purely Mutual Company has no resources whatever beyond the premiums charged upon its policies; wherefore these premiums must be apparently higher than any foreseen contingency will exhaust, or future solvency is in peril.

SECOND.

To reduce the actual outlay of its members for their policies to the lowest possible rates. To accomplish this, and yet maintain that perfect security without which all insurance is a delusion, it charges a nominal premium entirely ample for any contingency and higher than it expects ever to really need; and then, to practically reduce this premium in each year to the actual necessities of the Company for the time being, and take from the policyholder no more than present conditions demand, it allows him to retain from 20 to 33 per cent. of the first premium as a permanent credit or loan, and to retain from each subsequent premium that portion of the previous year's full premium actually proved to be surplus. So that at no time does the Company take from him a higher actual premium than is needed to carry the risk for the year and provide the reinsurance fund.

It is strictly Mutual. Nothing is diverted to stockholders, and each member has his insurance at its exact cost to the Company.

Its rate of expense has been from the beginning less than that of other companies. Its mortality has been favorable so far, and its rate of interest as high as can be had upon investments of the highest order.

It is believed that in the accomplishment of these two great purposes the Company has had no superior competitor.

JAMES GOODWIN, Pres't.
JACOB L. GREEN, Sec'y.
DUNHAM & SHERMAN, Gen'l Ag'ts,
194 Broadway, New York.

WOOD & DAVIS,

BANKERS AND DEALERS IN RAILROAD BONDS,

keep on hand a variety of choice bonds to supply investors, furnish bonds advertised on the market at subscription prices, execute orders for Government securities, gold, and railroad stocks, and do a

GENERAL BANKING BUSINESS,

No. 31 PINE STREET.

C. D. WOOD, Formerly of Vermilye & Co. S. D. DAVIS.

R. R. R.

RADWAY'S READY RELIEF

CURES THE WORST PAINS
In from One to Twenty Minutes.
NOT ONE HOUR
after reading this advertisement need any one
SUFFER WITH PAIN.
RADWAY'S READY RELIEF IS A CURE FOR EVERY PAIN

It was the first and is

The Only Pain Remedy

that instantly stops the most excruciating pains, allays Inflammations, and cures Congestions, whether of the Lungs, Stomach, Bowels, or other glands or organs, by one application.

IN FROM ONE TO TWENTY MINUTES,
no matter how violent or excruciating the pain the RHEUMATIC, Bed-ridden, Infirm, Crippled, Nervous, Neuralgic, or prostrated with disease may suffer.

RADWAY'S READY RELIEF

WILL AFFORD INSTANT EASE.
INFLAMMATION OF THE KIDNEYS,
INFLAMMATION OF THE BLADDER,
INFLAMMATION OF THE BOWELS,
CONGESTION OF THE LUNGS.
SORE THROAT, DIFFICULT BREATHING,
PALPITATION OF THE HEART.
HYSTERICS, CROUP, DIPHTHERIA,
CATARRH, INFLUENZA,
HEADACHE, TOOTHACHE,
NEURALGIA, RHEUMATISM.
COLD CHILLS, AGUE CHILLS.

The application of the Ready Relief to the part or parts where the pain or difficulty exists will afford ease and comfort.

Twenty drops in half a tumbler of water will in a few moments cure CRAMPS, SPASMS, SOUR STOMACH, HEARTBURN, SICK HEADACHE, DIARRHŒA, DYSENTERY, COLIC, WIND IN THE BOWELS, and INTERNAL PAINS.

Travelers should always carry a bottle of Radway's Ready Relief with them. A few drops in water will prevent sickness or pains from change of water. It is better than French Brandy or Bitters as a stimulant.

FEVER AND AGUE.

FEVER AND AGUE cured or fifty cents. There is not a remedial agent in this world that will cure Fever and Ague, and all other Malarious, Bilious, Scarlet, Typhoid, Yellow, and other Fevers (aided by RADWAY'S PILLS) so quick as RADWAY'S READY RELIEF. Fifty cents per bottle.

HEALTH! BEAUTY!!

STRONG AND PURE RICH BLOOD—INCREASE OF FLESH AND WEIGHT—PERFECT SKIN AND BEAUTIFUL COMPLEXION SECURED TO ALL.

DR. RADWAY'S SARSAPARILLIAN RESOLVENT

HAS MADE THE MOST ASTONISHING CURES. SO QUICK, SO RAPID ARE THE CHANGES THE BODY UNDERGOES UNDER THE INFLUENCE OF THIS TRULY WONDERFUL MEDICINE, THAT

Every Day an Increase in Flesh and Weight is Seen and Felt.

THE GREAT BLOOD PURIFIER.

Every drop of the SARSAPARILLIAN RESOLVENT communicates, through the Blood, Sweat, Urine, and other fluids and juices of the system the vigor of life, for it repairs the wastes of the body with new and sound material. Scrofula, Syphilis, Consumption, Glandular Disease, Ulcers in the Throat, Mouth, Tumors, Nodes in the Glands and other parts of the system, Sore Eyes, Strumous discharges from the Ears, and the worst forms of Skin Diseases, Eruptions, Fever Sores, Scald Head, Ring Worm, Salt Rheum, Erysipelas, Acne, Black Spots, Worms in the Flesh, Tumors, Cancers in the Womb, and all wasting and painful discharges, Night Sweats, Loss of Sperm and all wastes of the life principle, are within the curative range of this Wonder of Modern Chemistry, and a few days' use will prove to any person using it for either of these forms of disease its potent power to cure them.

If the patient, daily becoming reduced by the wastes and decomposition that is continually progressing, succeeds in arresting these wastes, and begins the same with new material made from healthy food—and this the SARSAPARILLIAN will and does secure—a cure is certain; for when once this remedy commences its work of purification, and succeeds in diminishing the loss of wastes, its effects will be rapid, and every day the patient will feel himself growing better and stronger, the food digestes better, appetite improving, and flesh and weight increasing.

Never did there exist a remedy that so nearly approached all known remedial agents in the cure of Chronic, Scrofulous, Constitutional, and Skin diseases, but it is the only positive cure for

Kidney & Bladder Complaints,

Urinary and Womb diseases, Gravel, Diabetes, Dropsy, Stoppage of Water, Incontinence of Urine, Bright's Disease, Albuminuria, and in all cases where there are brick-dust deposits, or the water is thick, cloudy, mixed with substances like the white of an egg, or threads like white silk, or there is a morbid, dark, bilious appearance, and white bone-dust deposits, and when there is a pricking, burning sensation when passing water, and pain in the Small of the Back and along the Loins.

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BESIDE THE BAY.

BY SAMUEL W. DUFFIELD.

In the salt-grass and sedges
Which skirt the desolate edges
Strange, shapeless things are creeping
And quaint sea creatures sleeping.

The haze from off the meadow
Hangs low its soft, cool shadow,
As the red sun comes peering
Across the mountain-clearing.

The flickering wings of the swallow
Carry him down the hollow,
To touch with pinion sideways
The rippling of the tide-ways.

No sail upon the channels
Brings store of fishing annals,
Nor any oar's commotion
Vexes the distant ocean.

Far off is all the throbbing
Of ocean-pulses, sobbing
To sand-hills bare and hoary
Some tempest's lingering story.

But ever inward, slowly,
The tide creeps up and wholly
Beneath its wide outspreading
Hides the foul creatures' treading.

And, to my soul returning,
Swells up that mystic yearning
Which lifts the bright to-morrow
High over every sorrow.

The swallow circles nigh me,
The breeze blows fresher by me,
And the salt grass and sedges
Sing on the desolate edges.

Literary Department.

MR. CRANCH'S ÆNEID.*

MR. CRANCH may safely hope to win admirers for his book from two large classes—those, namely, who admired Bryant's "Homer" and those who did not admire it. Those who enjoyed that faithful and laborious book may well enjoy this also; and there was a respectable minority who were not quite satisfied with the rendering of the Greek poet, but who will be much better satisfied with this presentation of the Roman. The criticism made from the first by these malcontents was that, whatever might be Mr. Bryant's poetic genius, it was not of the precise quality that fitted him to deal with his author; and that, whereas Homer was simple and noble, Bryant made him simple and tame; that, in short, the American poet would have been far better suited to Virgil. As if warned by this experience, Mr. Cranch selects Virgil, and finds at once that thorough sympathy with his subject which was alleged by a majority of critics to be wanting in Bryant. His success will, therefore, probably be pronounced greater—or, at least, will be more unanimously conceded—because of the moderation of his attempt. The friends of a translator may naturally feel the same relief when he turns from Homer to Virgil that the populace would have felt at Ashby de la Zouch could they have prevailed on Ivanhoe to strike the humbler shield of Ralph de Vipont, instead of selecting Boisguilbert for defiance.

It is not probable that Mr. Cranch, any more than Mr. Bryant, would claim to be a critical scholar in the classics. But in these days of accumulated commentaries a man hardly needs to be a critical scholar in order to make a good poetical translation of a Latin author; and, in spite of some instances of oversight, there is no reason to doubt that our author has scholarship enough for his purpose. He graduated at Columbia College (Washington, D. C.) in 1832 (a time when none of our colleges had a very high classical standard), and at the Harvard Theological School in 1835. He was one of the contributors to the *Dial* in following years, published a volume of poems in 1844, and has since devoted himself chiefly to painting, with a few minor ventures in the way of literature. Apart from the book now under consideration, he will be remembered chiefly by one stanza published in the first number of the *Dial*, and sufficiently fixed in the public ear to find a place in Bartlett's "Dictionary of Quotations":

> "Thought is deeper than all speech,
> Feeling deeper than all thought;
> Souls to souls can never teach
> What unto themselves was taught."

But it is possible that this translation of Virgil may give him a higher position as poetic artist than any of his original works had done; for there is here visible not only a power of poetic perception, but a remarkable handling of that very difficult vehicle, blank verse. We have hardly an American poet (in fact, we might say hardly a living English poet, save Tennyson) who puts into this measure the variety of cadence—the swells, the pauses, the breaks, the breathing harmonies—which Shakespeare and Milton knew and of which Keats inherited the command. But in such passages as this in Cranch's Virgil we seem to have something of that rich and varied strain:

> "They skirt the nearest shores to Circe's land,
> Where she, the sumptuous daughter of the sun,
> Fills her secluded forests with the sounds
> Of her assiduous singing, while within
> Her palace proud the fragrant cedar burns
> Her nightly torch, and through her gauzy web
> The whistling shuttle runs."
> —(P. 235, Æn., VII, 10-4.)

This is nearly literal, and yet how fine the cadences. The greatest liberty is in translating *inaccessos* by "secluded"; and this may be well, as the victims of Circe had found the forest quite accessible. Yet it is a phrase elsewhere used by Virgil for solemnity or consecration—as "*luci inaccessi*" for holy graves, that ought not to be visited.

Another sample of thoroughly poetic rendering combined with very literal exactness occurs soon after (Æn., VII, 25-36):

> "The sea was flashing in the morning's rays,
> And from the ethereal heights Aurora's car
> With rose and saffron gleamed; when suddenly
> The winds were stilled and every breath of air,
> And the oars struggled through the sluggish sea.
> And here Æneas from the deep descries
> A spacious grove. Through this the Tiber pours
> His smiling waves along, with rapid whirls,
> And yellow sand, and bursts into the sea.
> And all around and round it here are birds
> Of various hues, accustomed to the banks
> And river-bed; from tree to tree they flew,
> Soothing the air with songs. Then to the land
> He bids the crews direct the vessels' prows,
> And joyfully the shadowy river gains."

This "soothing the air with songs," which is quite as graceful as the original "*aëthera mulcebant cantu*," recalls to memory the story told in "Rogers's Recollections" of a scholarly triumph won by Edward Everett when in England. Charles James Fox had said, uncontradicted, among a circle of scholars, that neither Homer nor Virgil ever mentioned the singing of birds; and, when Rogers afterward told this to Everett, he at once quoted:

> "*Et matutinæ voluerum sub culmine cantus.*"
> (Æn., VII, 456.) Translated by Cranch, not quite literally, but melodiously:
>
> "And songs of early birds beneath the roof."

He might also have quoted this "soothing the air with songs."

In the longer passage just cited there is but one line open to serious criticism—this, namely:

> "And the oars struggled through the sluggish sea."

This is rough to the ear and breaks needlessly the hush of the description; nor is it at all required by the original. It would be as well to say

> "And the oars labored through the languid sea,"

since this gives precisely the labial sound

*The Æneid of Virgil. Translated into English Blank Verse by Christopher Pearse Cranch. Boston: J. R. Osgood & Co. 1872.

selected by Virgil for the words in question:

> "*Et in lento luctantur marmore tonsæ.*"

Another specimen of the peculiar poetic grace of Mr. Cranch's version may be found in the imaginary interview between Æneas and the deserted Dido in the other world, opening thus:

> "Phœnician Dido here,
> Her wound still fresh, was wandering in the woods;
> Whom, as the Trojan hero nearer came,
> And knew amid the shadows dim, as one
> Who sees, or thinks he sees, amid the clouds,
> The young moon rising—tears fell from his eyes,
> And thus with tones of tender love he spoke."
> —(Æn., VI, 450-4.)

Another passage of beautiful description, yet with less variety of cadence and with one or two points to be criticised in the translation, is the following:

> "All through the night the Tiber calmed his flood,
> And, ebbing backward, stood with tranquil waves,
> Smoothing its surface like a placid lake,
> That without struggling casts the ship aright slide.
> So on their way they speed with joyous shouts.
> Along the water sills the well-tarred keels:
> The waves with wonder gaze, and from afar
> The woods, unused to such a sight, admire
> Upon the stream the heroes' glittering shields
> And painted vessels. Night and day their oars
> They ply, pass the long bending river's curves;
> And through green shades of the embowering trees
> They pierce, along the tranquil waters borne."
> —(Æn., VIII, 86-96.)

But by this ambiguous word "shades" —which more often means the protection of a tree than its reflection in the water—we lose the force of one of the most thoroughly poetic lines in Virgil:

> —"*viridesque secant placido aquore silvæ.*"

Literally, "cut the green woods in the placid water," an incomparably more vivid expression than "pierce their shades." Again, the word "*refluens*" would be better rendered by its English equivalent, "refluent," than by "ebbing backward"; and the use of "his" in the first line and "its" in the third is clearly objectionable—one or the other should be altered.

Let us now take a passage somewhat longer and more dramatic, and, without quoting it in full, see what we can find to criticise. We may be pretty sure that the version will be, as a whole, graceful, spirited, and correct. Let us take, for instance, the celebrated interview between Venus and her husband, Vulcan, when she prevails upon him to aid her son. (Æn., VIII, 370-406.) It opens thus:

> "But Venus, her maternal love alarmed
> By the Laurentian threats and tumult wild,
> To Vulcan, in their golden chamber, speaks,
> And in soft love-dreams breathes a love divine."

Mr. Cranch is usually so careful to preserve all qualifying phrases that we wonder at his omitting the "*haud nequiquam*" —"not without reason"—in the first line. This is a trifle; but the fourth line we must regard as a mistranslation. "*Dictis divinum aspirat amorem*" does not mean, as we take it, that she breathed love into her own words; but that by those words she inspired or inflamed the love of the god, her husband.

Passing to line 382, we find the translator omitting altogether the essential word *cadem* by which Venus sums up all the argument based on her previous patience, and claims aid at last.

> "Therefore I suppliant come"

is quite inadequate; the point being that this suppliant is one and the same with her who had endured so long. Further on, the exquisite line (393) describing the complex emotions of Venus on her triumph—

> "*Sensit lecta dolis, et formæ conscia conjux*"—

is expanded by Mr. Cranch, more languidly than his wont, into two. The abrupt answer of Vulcan, however—"Why seek so far thy argument?"—is an admirable version of the brief phrase "*Quid causas petis ex alto*"; but the words "undying love" are rather too commonplace a rendering for "*eterno amore*," which is rather a phrase of reverence, and means "immortal" or "godlike."

> "Had such been thy desire, o'en Troy
> I might have helped with arms."

But the phrase here is

> "*Similis si cura fuisset*" (l. 396):

not referring to the direction of the anxiety, but to its amount—"had your anxiety been like this." We have no further criticism on this passage, except that "to put thy strength in doubt" is perhaps a cumbrous equivalent for *indubitare*. But in the passage following that we have just considered there occurs what must surely be a slip of the translator's pen, where "*nec segnior*" (l. 414) is translated "not less slack"; the meaning being, on the contrary, "not more slack," and the word "slack" being, at any rate, an inelegant one, where simple indolence or tardiness is the offense to be disclaimed.

Another equally celebrated passage, in which we can pick fewer flaws, is that from the vision in Book VI where Anchises shows to Æneas the future glories of Rome; especially the portion describing the young Marcellus, then lately dead, in lines which made his mother, Octavia, faint when the poet read them, and which won from Augustus the more prosaic tribute of ten *sestertia* per line (Æn., VI, 867-886):

> "This youth
> The Fates will only show a little while
> On earth, nor will permit a longer stay.
> Too potent would the Roman race have seemed
> To you, ye gods, had such giftsbeen our own.
> * * * * * *
> Ah! dear, lamented boy, canst thou but break
> The stern decrees of Fate, then wilt thou be
> Our own Marcellus! Give me lilies, brought
> In heaping handfuls. Let me scatter here
> Dark purple flowers."

The whole passage is faithfully and beautifully rendered. We should cavil only at the fourth line given above, which does not flow quite smoothly, and which translates "*propria*" by its primary meaning of "our own," when it might here bear its far more weighty secondary meaning of "permanent" and is so rendered by Dryden:

> "The gods too high had raised the Roman state,
> Were but their gifts as permanent as great."

It is also a question whether the form of the genitive "Mars, his mighty city," instead of "Mars's" for "*magnam Mavortis ad urbem*" (l. 872) is not rather too quaint and unusual for a modern poem.

The passage which follows the above and closes the Sixth Book (the description of the two gates of sleep) is admirably rendered; but the very closing line has one of the most serious mistranslations we have noticed in the whole book. The day's voyage ends with these lines:

> "The anchors now
> Hang from the prows; the sterns stand on the beach."

The original has the single line

> "*Anchora de prora jacitur, stant litore puppes.*"

It is a line very familiar to schoolboys, from the very innocent and elementary pun involved, to English ears, in the final "*puppes*." But, in describing the anchor as "hanging" from the prow, Mr. Cranch seems to confuse "*jacet*" with "*jacitur*," the latter being Virgil's word, and meaning simply that the anchor is thrown from the prow, in the ordinary way. The fact is that the Roman vessels often did what is still a common practice with boats landing passengers on a lee shore: the anchor is dropped and the cable carefully paid out till the stern just touches the shore, and the passengers disembark over the stern. The "*stant litore puppes*" means precisely this temporary contact, and by no means that "the sterns stand on the beach," which would imply that they were aground.

The few notes appended are very elementary, and that on "Thermodon" is a blunder. They ought to be omitted in a future edition.

We have gone thus into detail in respect to Mr. Cranch's Virgil because the best compliment that can be paid to a book so important is a careful examination. We repeat our testimony to its high merits, and are disposed to place it second among the translations in the superb series of Messrs. Osgood & Company—Mr. Longfellow's Dante ranking first.

—Mr. W. Holman Hunt's admirable picture called "The Light of the World" has now a wide and deserved popularity, and is perhaps the best known work of that school of art of which Millais, Rossetti, and Sir Noel Paton are also disciples. Certainly no idea connected with the life of Jesus has more of poetry in it or appeals more strongly to the æsthetic and devotional spirit than that in which he is represented as standing patiently at the door, in the dews and the dark, awaiting admission. Taking, like the English artist, her suggestion from the scriptural figure, Miss Susan Hayes Ward has collected in a volume called *Christus ad Portam* all those poems which have this central idea; and it is somewhat surprising to find how numerous and valuable have such hymns been. The selections range from Bernard of Clairvaux to Jean Ingelow and Phœbe Cary. The best known of them, probably, are the familiar "Love divine all loves excelling" of Charles Wesley, Lyte's admirable "Abide with Me," Longfellow's translation of Lope de Vega's sonnet, "Lord, what am I, that with unceasing care," and Joseph Grigg's "Behold a Stranger's at the door"; but Miss Ward has discovered other and far more obscure poems which are little inferior to those we have mentioned. Besides such verses as Mrs. Stowe's admirable "Knocking, Ever Knocking" and Jean Ingelow's "Brothers and a Sermon," many German and Latin hymns, with accompanying translations, are included. It is curious to observe that, while the more modern contributions are not less fervent than those of earlier days, they are clearly marked by certain characteristics which belong to the age of Tennyson and Morris. Lyte's "Abide with Me," for instance, could hardly have been written in Wesley's day. The gem of the book, it seems to us, is an anonymous poem by an Oxford man, signed "B. A.," which deserves the highest praise, both as poetry, religion, and versification. Monographs and special collections, for some reason, are always especially satisfactory, when well done; and this book, with its interesting ground-plan, its completeness, and its dainty mechanical execution, will be found one of the most appropriate and beautiful Christmas gifts. A photograph of Hunt's picture forms the frontispiece of the volume. (A. D. F. Randolph & Co.)

—*The Miracles of Faith* (Dodd & Mead) records notable deliverances in answer to prayer in the life of Beatè Paulus, a German woman, full of faith. The story is told with a modest simplicity by Mary Weitbrecht, who is introduced to the American public by the Rev. Charles S. Robinson, D.D. This sketch would make an admirable companion volume to the little story "Three Days in the Life of Gellert." In remarkable contrast to this unpretending volume, we notice, from the same publishers, *Elsie's Girlhood*, by Martha Farquharson—or Martha Finley, who it is supposable are one and the same—who assumes, in a preface, that her heroine is an old favorite with her readers, and trust they will find Elsie "still more charming in her fresh young girlhood." In spite of the fortune of more than a million dollars, the exquisite beauty, the perfect taste, and the rare piety with which the author endows her heroine, we have no hesitation in pronouncing her a namby-pamby fool, and her father—whom Miss Farquharson would have us imagine a high-toned Southern Christian gentleman—a tyrant and a prig. The four minutely described love-scenes, with every "oh!" that fell from his lips and every "ah!" with which she responded, as well as every blush, every thrill, and every caress that are here recorded, are mere twaddle, which is all a pity, since the author so plainly imagines that she is teaching a beautiful lesson of filial obedience. Filial fiddlesticks! The book is worthless.

—Mr. Wilson Flagg's *Woods and Byways of New England* is the work of a recluse and of an enthusiast. Yet it possesses a value quite different from that of other books which have emanated from the New England Wordsworthianism, if we may so call the school of culture which professes to find in woods and waters a sufficient motive of life and of thought. Mr. Flagg belongs to this class of thinkers, as all will know who remember his earlier work, "Studies in Field and Forest"; but he has given us no mere rhapsody upon the mullein stalk, or heated eulogy of the life and character of the chipmonk. He has made a good description of the chief trees of New England, from the point of view of an admiring if not a scientific observer; and his book is illustrated with twenty-two pictures, taken by a photographic process, of trees and of New England landscapes. These are not the least interesting part of the work, which is an acceptable and very individual contribution to our field and forest literature—a sort of New England "Natural History of Selborne," though it touches upon fewer subjects than Mr. White's charming book. It will be welcomed in cultured households. (J. R. Osgood & Co.)

—Mr. Murray has reached another stage in his progress toward renown. Some serviceable friend has made a collection of extracts from his sermons, and has published them in a volume, entitled *Words Fitly Spoken*. Mr. Murray says, in his introductory note: "This book is mine, yet not mine." The title, we suppose, at least, is not his. The Park-street preacher endures the ordeal of the shears very well; his sermons make quite tolerable chopped feed. As manuals of good theological thinking, such volumes are of little value. A sharply-put paragraph or an elegantly gotten-up illustration loses much of its meaning when torn from its context and made to stand by itself. Yet books of selections have a valuable use. There be scrappy readers, and these, of course, must have scrappy books. There are times when most of us like such reading, and in these desultory seasons a volume like this is a godsend. Mr. Murray's friend has given us some of his best passages—the style is crisp, the thought is clear, the doctrine is sound, the spirit is sweet. There is no great originality, but there is much vigor of expression. A fine portrait of Mr. Murray, engraved on steel, faces the title-page. (Lee & Shepard.)

—Mr. Samuel Adams Drake's *Old Landmarks of Boston* is a book that has considerable antiquarian interest, which is not lessened by the recent conflagration in that city, for the great fire of Boston destroyed many of the buildings which would not have found a historian but for this volume. The author describes the principal "old localities" of the city, tells for what reason they have been famous, and gives some account of the noted personages who have been connected with them. The book is well indexed and illustrated, and will add to the reverence that many Bostonians and a certain number of other persons entertain for the old city. (Osgoods.)

—The music of Strauss is not only familiar to those who heard him in Boston, last summer, and to the frequenters of Theodore Thomas's concerts in this city, but it has become very popular of late among musicians and listeners in other parts of the country. A cheap and satisfactory collection of his waltzes, polkas, etc., has been made for the benefit of pianists, who can now obtain in one volume nearly eighty of his best-known pieces, among which we find the "Artist's Life," the "Thousand and One Nights," the "Wiener Bonbons," the "Wine, Women, and Song," and the "Pizzicato." (Oliver Ditson & Co.)

—Mr. Hathaway's story, *Christopher Crooked*, is one of the stories that, having a moral, are yet readable. It is a temperance rather than a total abstinence tract, and describes the ill results that came of the holiday festivities in a certain household where wine flowed too freely. We do not agree with the writer as respects the physiological basis of his tale; but he has made an unusually interesting story upon it, and one which we can heartily recommend to all who are interested in the cause of temperance.

—*The Boys' Book about Indians* (J. B. Lippincott, Philadelphia), made up, by the Rev. Edmund B. Tuttle, of plainly stated facts and anecdotes, with but a small proportion of conjecture or prejudice, is intended by the author, who has had three years' experience on the Plains, to give boys some more trustworthy notions in regard to the rights and wrongs and character of Indians than they can gather from "Dime Novels," or even from Cooper's romances.

—Mr. Charles K. Tuckerman's *The Greeks of To-day* is a collection of thoughtful essays, which give a clearer idea of modern Greece than any of us are likely to obtain by other means than those which the author himself employed—a residence in that country. Mr. Tuckerman has written as a careful observer, and we are glad to see his essays—which many readers will remember seeing in various magazines—here collected in permanent form. (Putnam.)

—Though we cannot regard the publication of the Baron Hübner's little book about *Sixtus the Fifth* as being, in its publishers' phrase, "one of the salient literary events of our period," yet the book is an entertaining account of Sixtus the Fifth's times, written in a taking style, which reminds us of that of Mr. Taine. The present volume is a condensation of the larger original work, and gives a vivid impression of the manners and customs of the period. (Catholic Publication Society.)

—The Duke of Argyll's essay on *Primæval Man* will commend itself to such readers as may believe, in spite of modern researches respecting human descent, that the low estate of savagery, in the Duke's phrase, "not only may have been but must have been the result of corruption." At this day, however, few thoughtful people will set aside the doctrines of evolution so easily as this. (D. C. Lent & Co.)

—Isa Craig-Knox has written *The Young Folks' History of England*, which Lee & Shepard have republished for American children. The book, though profusely illustrated and having the advantage of bringing the record down to 1872, with a little contemporaneous history of America, France, and Germany, has not life enough to supplant Dickens's "Child's History of England," the special favorite of childhood.

—Mr. Stanley's forthcoming book, *How I Found Livingstone in Central Africa*, is suffering a species of piracy in advance of its American publication. Several books, it seems, have already been issued, which Mr. Stanley authorizes us to say "contain nothing but a rehash of Livingstone's books and my letters." The original and only work by Mr. Stanley will soon be published by Messrs. Scribner, Armstrong & Co.

—Mr. Wm. B. Dick has prepared a useful *Encyclopædia of Practical Receipts*, among which are carefully-prepared tables of the metric system of measurement. Our younger readers will live, we hope, to see this system in use throughout all Christendom, and we commend these tables to them as one of the best of recipes for their future aid and convenience. (Dick & Fitzgerald.)

—*Boarding-school Days*, by Vieux Moustache, has already won golden opinions from the boys. Now published by Hurd & Houghton in book form, with Darley's and Nast's illustrations, it is sure to be more popular than ever. We think that any of these might prove highly satisfactory to the masculine twelve to fifteen-year-old mind.

—Mr. Edwin Paxton Hood's recent books, *The World of Anecdote* and *The World of Religious Anecdote*, are entertaining volumes. They do not smell very strongly of the lamp; but they have full indexes and are likely to be, at least, as popular as the same author's earlier book of *miscellanea*, called "Lamps, Pitchers, and Trumpets." (Lippincott.)

—Mr. Livingston Stone's *Domesticated Trout* is an excellent practical manual of an important branch of fish culture. It is a valuable book, and it is attractive as well as valuable. It should be in the hands of every one who is interested in "the new fish restoration movement." (J. R. Osgood & Co.)

—Mr. Justin McCarthy's *Modern Leaders* is a book made up of the entertaining essays upon public men which have appeared during the past two or three years in *The Galaxy*, and upon which we have heretofore commented. The book is eminently a readable one. (Sheldons.)

—Mr. Frank B. Goodrich's *Remarkable Voyages* gives a historic outline of maritime adventure from the earliest time and contains not a little curious and interesting information. We could praise the book heartily did it not lack an index. (Lippincott.)

—The prettiest American edition of *Campbell's Poems* that we have seen comes to us from the press of James Miller. Its only defect is an occasional carelessness of proof-reading, as where the spelling "oratario" occurs in a title upon page 204.

—*Spectrum Analysis* is a useful compilation of the leading facts of the subject as presented by Profs. Scheller, Roscoe, Huggins, Lockyer, and others, and is published by Estes & Lauriat, of Boston.

BOOKS OF THE WEEK.

Force. By Jacob Abbott. With Numerous Engravings. 12mo, pp. 300. Harper & Bros.....

Dr. Wainwright's Patient. A Novel. By Edmund Yates. 8vo, paper, pp. 154. The same.....

What Katy Did. A Story. By Susan Coolidge. Author of "The New Year's Bargain." Illustrations by Addie Ledyard. 16mo, pp. 212. Roberts Bros.....

Aunt Jo's Scrap-Bag. Vol. II. By Louisa M. Alcott. Author of "Little Women," etc. 16mo, pp. 250. The same.....

The Life of Charles Dickens. By John Forster. Vol. II. 1842-1852. 12mo, pp. 464. J. R. Lippincott & Co.....

Norman Macleod, D.D. A Slight Contribution toward Its Biography. By Alexander Strahan. 12mo, pp. 79. The same.....

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CONTENTS.

	PAGE.
Babe of Bethlehem. Quartet. Arranged from M. Keller.	7
Brightest and Best. Quartet. Arranged from Bernhard.	21
Christ is Born. Quartet. Arranged from Dr. Gauntlett.	9
Christmas is Here. Duet and Quartet. Arranged from English.	14
Come all ye Faithful. Solo and Chorus. Arranged from Portuguese.	18
Hail, Thou Long Expected Jesus. Quartet. Arranged from Mozart.	20
Hall to the Lord's Anointed. Quartet. Arranged from Mendelssohn.	23
Hark! the Herald Angels Sing. Quartet. Arranged from W. H. Birch.	12
Hark! What Mean those Holy Voices? Quartet. Arranged from Mozart.	11
Haste, the Blessed Babe is Born. Quartet. Arranged from L. Freier.	9
Holy Night (Christmas Eve.) Duet and Quartet. Arranged from Tyrrose.	10
Little Children, can you Tell. Duet and Quartet.	16
Merry Christmas. Duet and two-part Chorus. Arranged from Dressler.	23
Noël Noël. Quartet. Arranged from W. H. Birch.	17
Star of Bethlehem. Quartet. Arranged from Reichardt.	4
The Christmas Tree. Duet or Quartet and Chorus.	15
There were Whisperings in Heaven. Duet or Quartet. Arranged from English.	3
The Snow Lay on the Ground. Duet and Quartet. Arranged from Dressler.	19
White Shepherds Watched their Flocks. Quartet. Arranged from English.	17
Cantique de Noël! Christmas Song. Arranged from Adam.	24
Babe of Bethlehem. Song and Chorus..... Keller.	30
Canticum Nativitatis. (Holy Night.) Solo and Aria for Soprano, with Chorus and Organ Accompaniment. Arranged by Dresler from Adolphe Adam.....	40
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The leaves of gold that fringe the trees;
The purple mountains of the clouds
And like isles in sunset seas;
The pointed spires of cone-hung firs
Stand dark against the western sky;
So beauty of my every day
Clothes my heart reproachfully.

I cannot look in any place
But beauty rises up before;
I cannot think of any time
But giving care hath closed my door;
And yet, and yet I do forget
The mercy and the goodness, all—
In my way, from day to day,
And never let my blessings fall

For hearts that have no loving care,
For suffering souls that have no light:
Ah! I never can bestow
Of the all I owe to-night.
I make resolve and hope to do
The good my spirit sees so well,
Failing that I have always failed,
Still hoping of success to tell.

Of the record of His love
And hear the music of His word,
And wish that I could emulate
The sweet compassion of the Lord.
And then I turn and lose myself
Within the labyrinths of care.
Keep up my forgetting heart, O Christ,
Make me to remember everywhere.

Farm and Garden.

OWN IN "THE OLD DOMINION."

No. 1.

SCENES IN "OLE VIRGINNY."

BY H. T. WILLIAMS.

Virginia is recuperating splendidly from the effects of the late war. And perhaps no born seaboard state has so good a future for industrial development as the "Old Dominion."

I spent a few days pleasantly this fall in a ride through the fertile fields of the Shenandoah Valley and westward toward the Sulphur Springs. So much prejudice has been entertained in the North against any Southern soil that it is somewhat difficult to conceive any one of the real value of the resources of the state or that there are any desirable chances for new-comers in agriculture or anything. But the truth must be believed at last. Why not now?

The Valley of the Shenandoah is hardly less beautiful in scenery than that of the peaceful Connecticut, and in many points is almost an exact duplicate of the country from Northampton to White River Junction. The Shenandoah is not wide, hardly over 100 or 200 feet, but fringed with so many pretty overhanging bushes, groves, and picturesque rocks, that, wherever the traveler meets it, it always presents romantic and pleasing to the landscape artist. At the close of the war most of this Valley was completely swept of its horses and barns and people stripped of their cows, horses, provisions, and even adequate means of shelter and livelihood. They were originally Scotch families, emigrating from Pennsylvania and Maryland, and had cultivated the farms for years with high success. There was scarcely a loss of property in the counties along the Valley than those east of the Blue Ridge. And I believe the people were more truly loyal to the American flag than in any other portion of the South. But they all suffered alike, and had to begin at the lowermost round, with little or nothing but their hands to work with and under the most disheartening disbursements. They have accomplished wonders. The farms I saw were, indeed, welcome. Farm-houses with towers and mansard villas I frequently met with. Cattle were grazing upon the hillsides and sheep upon the meadows. The railroad cars were full of cattle or big bags of wheat being carried to market; and the face of the land looked healthy a look, with so few traces of the devastation of war apparent, that one could fully believe the progress and the new destiny predicted for the Shenandoah Valley near Front Royal, coming from Washington over the Orange, Alexandria, and Manassas Railroad. This branch starts from Manassas, and, winding through the Blue Ridge, among the elevated ridges of the "Piedmont Section," at last emerges at Front Royal, and, crossing the Shenandoah, brings the traveler at once into the richest portion of the Valley.

From Alexandria to Manassas the country is very unprepossessing—most of it a wild waste of land, with little or no attempts at farming. It seems never to have recovered from the ravages of the war, and now was growing up with bush, scrub-oak, and wild vines. The soil did not seem naturally poor; it was hilly and with a good admixture of clay. Such soils always have something good in them, rightly managed.

You see one real old-fashioned Virginia farm-house, with its grove of tall trees in front and several long rows of bee-hives. I noticed the bees brought him more money than while wheat or corn, which was abominably poor. The principal crop of this part of Virginia might be called *wild hogs*—i. e., hogs allowed to run wild over the farms, which often more jungles of brush and grass.

The cemetery for the burial of the Confederate dead was the only prominent reminder of the war. Long rows of graves, all of the same length, with same head-board, in regular order, two feet apart, covering several acres in extent, gave a melancholy feeling to the beholder. But the quick-growing trees and shrubs had overgrown and hidden all other traces of the hard-fought battles of Bull Run and Manassas, and peace was seen in the desolation of Nature.

Though so few houses as could be seen from the cars, it was certainly astonishing to find so great a crowd could be gathered together for a "show." A circus train was standing at Manassas as we passed. Posters were displayed on the trunks of trees at the cross-roads, and now riders came on foot back from the woods and from all points of the compass. One enthusiastic settler, who had evidently never seen many "shows," turned to a comrade on the train:

"Get off, get off! The biggest day you ever seen! Look at 'em! Come!"

I left them watching the antics of the clowns and just about refreshing themselves with peppered stand. The circus, then, is one of the institutions of Virginny—capable of bring out more people than either a prize-fight, match, farmers' club, or Sunday school.

The Manassas westward the railroad runs through "oak barrens." One would suppose from the color of the soil that the land was poor; but that was the general reputation given to it by every one I talked with. And so well I saw was naturally poor; but with clover and pasturage it might be built up into very fine condition.

The railroad apparently runs directly into the hills, which are now of considerable height, and twists and turns as it follows the course of the stream.

Front Royal Run is the first pretty farm-house we see, situated on the top of a hill, with a smooth sweeping valley intervened between, covered with neat cattle, grazing. Here we now just entered the Piedmont region of the Blue Ridge region of Virginia. This section of the state lying on the east side of the Blue Ridge, perhaps fifty miles in width or less or twenty miles wide, and celebrated for its health, pure, balmy climate, productive soil, good crops, and fine grazing facilities. The railroad we are now riding on crosses over the northern part of it, and gives us only a partial idea of its beauty. We rise to considerable elevation—fully 1,500 feet; passing a regular interspersion of hill and dale, but showing the evidences of thrift and good crops. Oats, corn, and potatoes are all appeared to be bearing heavy crops. Land is worth from $20 per acre. In general, a fine farming country extends on both sides of the Blue Ridge; and perhaps one of its best recommendations is the fact that in summer the frequent showers, falling day or night, keep the grass in constant greenness and freshness. Further down, in Eastern Virginia, they are less frequent; but in Piedmont there is a heavy and sure staple.

As we descend the western side of the Blue Ridge, toward Front Royal, the railroad winds and turns in its sharp descents, giving us occasionally some of the most delightful glimpses of scenery. The landscape might be described as pastoral fields rising up the hillsides, meadows intermingled with thickets, a pretty, peaceful river, and all overhung with the bluest and most picturesque of mountains.

At Front Royal there is a sharp bluff overhanging the village, which for miles is a prominent land-mark. We catch the first glimpse of the Shenandoah just before reaching Grand River Station, and from the bridge in every direction there is a scene of the most picturesque beauty. Why do not some of our scenery lovers wander this way in "search of the picturesque," rather than northward, among the woods of Maine or the Adirondacks? Virginia has a wealth of scenery more beautiful and enchanting than any of our Northern pleasure travelers are aware of. There is a combination of the wild and the cultivated, and from many a mountain-top there are views which in their perfection rival the best that can be seen among the White Mountains.

We are now fairly in the Valley of the Shenandoah and for miles ride along the banks of the river. We are surrounded with a cordon of hills rising on either side. At times, when we rise over some elevation, the view broadens; and, looking down upon the wide valley, with mountains in the distance, nothing you have ever seen before seems half so beautiful as each new picture.

Then again the railroad, twisting and turning, comes back again to the valley of some little stream, with pretty meadows, hardly half a mile wide. The scene is always changing, fresh, and unexpectedly beautiful. The Valley of the Shenandoah, lying between two ranges of mountains, is really made up of two smaller valleys and is not perfectly level. A middle ridge of several hundred feet elevation rises up in the center of the Valley, and divides it into two smaller valleys, one on each side. This renders much of the surface and outline of land broken and irregular, but always beautiful. The railroad runs along near the top of the ridge, and occasionally, on crossing a bridge over a stream which flows from one valley to the other, we catch an entrancing view of both valleys and their adjoining hillsides. And it is needless to say the scenes are always surpassingly lovely.

The average price of the farms all through this section is from $10 to $25 per acre, and I would match any farm here in natural fertility and capable profit with any farm in the Connecticut Valley worth $200 per acre. The corn crop all through this country is universally poor. Why it is so must be from either poor seed, poor culture, or no manuring; for it cannot be the fault of the soil—this is good everywhere we look at it. The prevailing fashion is to plow not over three or four inches and put on no manure; for the cattle are not kept in yards or stalls, so none is saved. And what can be expected but poor crops if the best soil beneath is left untouched? I saw one farmer, with a very fine team of horses and a stout, energetic driver, pulling a miserable little wooden imitation of a plow, with one handle, which ran no deeper than a common cultivator tooth. It carried me back to the days of the first plow, and the longer I looked at it the more it reminded me of the days of Jethro Tull, with all its crudities and inefficiency. What can we expect of such farming, when the tillers of the soil persistently neglect the use of improved implements and robes to go to the dogs for bidden riches? As I pass farther southward and get up the Valley, the intervening ridge disappears, and we have but one broad valley before us. I remember one bold view near Strasburg. At our left the Blue Ridge sweeps round in the shape of a semi-circle, and throws out at one point a bold promontory of several thousand feet; the Shenandoah River glides smoothly along the base of the steep, verdure-clad sides and cliffs; while between is spread a succession of little valleys and groves, contrasting so smilingly with the dark and gloomy frown of the thunder-cloud summits above. We viewed it from quite an elevation, and could look directly down, as well as far beyond in the dim distance of the upper valley. It was a picture not inferior to some of the most charming glimpses along the Upper Connecticut. The farms appear to grow better as we proceed farther south. Often I saw elegant farm-houses, new and built since the war, which were better than the average owned by Northern farmers, costing $6,000 to $10,000, and all paid for out of the proceeds of the farms. Cattle and sheep and wheat have done it. They are everywhere. Hills and meadows are covered with them, and a large portion of the freight traffic is composed of the shipments of live stock, wool, and wheat to market.

This Valley of the Upper Shenandoah is one of the most enticing bodies of fertile land to be found this side of the Mississippi. Its landscape beauty is hardly less bewitching than the pleasant look of so much good, fertile farm-lands and apparently comfortable homes. At the close of the war it was told me, nearly every farm-house and barn in this section were burned, all wagons and stock driven away, all cattle and provisions plundered and swept off, and even all the available help hurried into the ranks of the army. Some of the stories of destitution of women and children were too pitiable to bear repetition. Yet the country everywhere has recuperated with remarkable rapidity. Being near good markets, farmers have realized good prices and the natural fertility of the soil has turned out the most profitable of crops. Houses are building everywhere and the old towns are enjoying the revival of vigorous trade. It is claimed that this is the best grazing and wheat section of the state. It seems true. The average crop of wheat is 25 bushels per acre, and prices over $1. This, with land at less than $25 per acre, all cleared and tilled, seems to make this a more profitable farming section than any point in the Far West. The prospective development of the mines of the Kanawha section and the undoubted increase of mining and industrial population will prove a most advantageous stimulus to farming in all this portion of the state. It is most fortunately situated. Being the nearest good farming country to the mining districts, it will always have the first opportunity to furnish supplies of farm products. Upon the eastern side it has command of the Richmond market, *via* either railroad or canal; and on the north has immediate connection with the best markets of Washington, Baltimore, and Philadelphia. Four of the very best possible markets are right at its doors, ready to receive all its produce at prices of the most remunerative description. Within a circuit of a thousand miles of New York I know of no section so desirable and at present so full of good opportunities of profitable farming and prospective increase in price of lands as this valley region of Central Virginia. Farms now worth $10 to $25 will in five or ten years be worth $30 and $100. The soil all over this section of Upper Shenandoah is a reddish loam with clay intermixed. Where left to grow naturally, the timber is very rapid in growth and dense.

Apple orchards are very frequent and the trees are very thrifty. The young trees were bearing at a very early age and grew remarkably well. Drills, Pennsylvania farm-wagons, and phosphate bags are filling up all the platforms of the stations or finding their way over the roads to the numerous farms. The country was once entirely stripped of its fences during the war; but it has been refenced and no trace of the former desolation is visible, and there is everywhere almost a perfect duplicate of the growing thrift of the Pennsylvania farmer. Clover, Timothy, all grasses, all grains, fruits, and vegetables seem to do abundantly well.

HOPS IN CALIFORNIA.

The Sacramento *Union* says: "Within a radius of five miles of Sacramento there are at least 300 acres in hop-yards. Our hop lands are noted for producing heavier crops than any other lands in the state. Hop-raisers are extending their acres gradually, and it is the firm conviction of those well-posted that in less than ten or twelve years the production of the hop on the Pacific coast will give an annual revenue of millions. Private advices recently received here state that in England and Continental Europe there are this season no hop crops, and that in the Eastern States they are more or less a failure. Daniel Flint is located one and a half miles below the city on the Sutterville road. He has been in the hop business twelve years and claims to be the pioneer hop-grower. He built the first hop-house and press on this coast, and has grown all the way from half an acre up to fifty acres a year since first commencing the business. The first dry year (1864) he had only half a crop; and last year, also a dry one, he had 16,000 pounds, or one-quarter of a crop. This year he will get 28,000 pounds on twelve acres, and a piece of eleven acres leased by Flint & Smith will produce about 3,300 pounds to the acre, the largest yield ever known in this state."

In February last a Son of Mine, aged seventeen years, was attacked with pleurisy. His breathing was laborious, a racking, painful cough developed itself, and he complained of severe pain extending from the arm-pit to the waist on the right side. As the readiest remedy within reach, I immediately administered nearly three tablespoonfuls of Dr. Jayne's Expectorant and applied Jayne's Liniment over all the parts affected, covering him up warmly in bed. In fifteen minutes he vomited, and was afterward easy for two hours. The pain in the side returning, I gave him a smaller dose of the Expectorant and again used the Liniment, which afforded him instant relief. On the morning of the 14th he was decidedly better, raising considerable phlegm with blood. Continuing with the Expectorant, the disease was entirely broken up in a day or two, and he was able to go about as usual. Knowing how prevalent and how often fatal these attacks of pleurisy and similar lung complaints are during the winter in this section of the country, I gladly make known these facts, and at the same time express my entire confidence in the virtue of the remedies mentioned.—E. C. G. Nickens, Esq., *Justice of the Peace, Ellin, Pulaski Co., Ill.*

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Assets over $3,000,000.

The receipts for Interest of this Company for the year 1871 amounted to $650,208.66. This sum paid the death losses for that year, and left the handsome balance of $44,187.74 to add to the assets of the Company.

The ratio of expense for the year 1871 was very low—much lower than the average ratio of the companies reporting in New York, and but few of them show a more favorable ratio than this Company.

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This company having passed through the Chicago and Boston conflagrations with heavy losses, which have been paid and will be met promptly, without materially reducing the large Fire Reserve of the Company, which is still over

$2,500,000,

feels called upon to take a firm stand for the safety of the public and itself.

The recent disasters prove the necessity of Large Reserves and immense resources to meet similar emergencies. To secure these, adequate rates of premium must be obtained and large collective liabilities must be assumed with great caution.

Our system of liabilities in all the large cities in the United States, which has proved so successful both in the Chicago and Boston conflagrations, is such that no one conflagration can occur to seriously impair the resources of this Company, and no one which shall equal Chicago and Boston combined will absorb the Fire Reserve and Surplus. It is on this basis that we can assure the public of entire security, and nothing shall cause us to deviate from it. Such a pledge makes the Policies of this Company worth any reasonable rate.

We can no longer insure with inadequate rates of premiums, which have proved the destruction of so many Fire Insurance Companies and occasioned such disappointment and loss to the assured. Believing that the great mass of insurers are fully reminded as to the wisdom of our position, we shall be happy to transact business with them on the terms proposed, and we invite the active co-operation of all reliable companies.

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Insurance.

CHEAP LIFE ASSURANCE.

CONSIDERABLE surprise has been caused in the community by a notice given by our largest mutual life insurance company of its intention to reduce the price of life insurance.

The motives for this radical change in a system which has the approval of a century's experience are supposed to be the motives of philanthropy only—that is, for the purpose of benefiting "*especially the laboring classes,*" as is stated in the circular of the company, quoted below. And the intended effect must be to draw into the company a number of "persons of slender means, and especially the laboring classes," for whose particular benefit "the true mission of life insurance exists," so far as this company is concerned.

We do not wonder that a radical overthrow of our system of life insurance, preceded by an announcement of such principles, creates surprise. A mutual life insurance company is not a charitable institution; not a hospital nor a Botany Bay for the laboring class or any other class of men, whether they are "persons of slender means" or otherwise. If the accumulations of money acquired by such a company from its old policy-holders, during the years of its existence, is now to be used as an insurance capital on which to insure people *who cannot afford to be insured anywhere else*, then where is this new philanthropic principle of life insurance to stop? Then how long will it be before our system of life insurance has become entirely demoralized and worthless?

What is Life Insurance? It is a personal benefit, to be acquired by a value given for it. It is not a news-boy's charity, to be furnished at a nominal sum below its actual worth. It is a legacy to be purchased at prices remunerative to the seller. It is not a windfall, a lucky throw of dice. Every one needs it; but it is intended only for those who can pay for it. Its system is real, substantial, reasonable. It is guarded by the experience of one hundred and fifty years. To hawk it as cheap wares, to talk about it as "a mission" especially adapted to "the laboring classes"—the class of all others which is heedless of its health, careless in its habits, occupations, food, and shelter—is to talk sentiment.

It may be that the motive for this strange movement on the part of such a prominent company is not that which its manifesto sets forth. If not, what can it be? Is it a spirit of vindictiveness, arising from the criticism or competition of more enterprising but less wealthy companies? If this reduction of rates by the Mutual is the first step in an unscrupulous attempt to destroy smaller companies, and take the lion's share of the remains to itself; if it means the destruction of public confidence in that system which has been paying to widows and orphans more than twenty million dollars yearly, then the sooner this movement is condemned the better for all of us.

No financial disaster can equal that to be caused by the destruction of a life insurance company. The action proposed by this company threatens such a disaster to every small company in our country. Is this cheap insurance, then, more desirable than a solvent insurance? Three years ago such a disaster occurred in England, when the Albert and European Life Assurance companies failed, embracing in their destruction sixty million dollars, gathered from the assured; a disaster which occurred in consequence of ambitious attempts to monopolize business at the expense of the policy-holders. Yet this large company, with an actual experience of only twenty-five years, announces itself as wiser than its own generation!

We publish below the circular of the Mutual Life Insurance Company, announcing its reduction of rates; also the opinions upon it of three actuaries, who have had more to do with constructing our system of life assurance than any other persons. The documents are worth reading.

THE MUTUAL LIFE INSURANCE CO. } OF NEW YORK, Nov. 13th, 1872. }

DEAR SIR:—The Mutual Life Insurance Company has now been in operation well nigh the period allotted to a human generation, and the exhibit of its affairs, just published, demonstrates, in my opinion, its ability and urges upon it the duty to revise its rates and widen the range of its usefulness by diminishing the price of its assurance.

The true mission of life assurance is to give to persons of slender means, and especially the laboring classes, the opportunity to provide a support for those whom sudden death may reduce to helpless dependence. The special objects of its care are indigent widows and orphans. The prices for their protection are often paid from hardly-earned and scanty means, and should be the lowest consistent with entire safety. I would respectfully ask your early and serious attention to the subject; and, that you may have the matter fully before you, I submit herewith a new scale of reduced rates, and certain suggestions with regard to the future practice of the Company, should they meet your approval and become the basis of our future business.

The old net prices, based on four per cent. for money and the mortuary rates of the American table, are retained, and the alterations arise from a change in the percentage addition for ordinary expenses, which is reduced from forty to ten.

The yearly dividends under the new system will, of course, be greatly reduced, and I earnestly recommend:

1. That the reversionary credits for these dividends be given as heretofore; but that no use be made of them till, in every instance, their present cash course, on the policy anniversary, shall amount to the sum of two annual premiums, when one-half may be available to pay, at the expressed wish of the owner, the premiums then due.

2. That these credits be held to be assessable to meet any deficit that may arise from any circumstances whatever.

3. That, in case of death the whole of the reversionary credit be paid to the heirs, as at present.

4. That the existing policy-holders may have the option either to leave their policies undisturbed and *pay their old rates*, receiving, of course, their proportional dividends and reversionary credits, subject to the conditions of (2), or *to take out new policies*, with their existing credits added, and *pay the new rates corresponding to their then present age, provided they subject themselves to a new medical examination and are pronounced assurable.*

The company will, by this most desirable plan, have within its control a large fund to which it may resort in time of trouble, should trouble come to it; while it will avoid the objectionable measure of keeping on hand a large undivided surplus, in which those who die cannot fail to have an interest, whose precise value it would be difficult to ascertain.

I would merely add that this company has pioneered its way to acondition of unrivaled prosperity and success. It has had large experience, and the community may properly expect it to use this experience to advance the interests of life assurance, so as to bring within the range of its business the poorer classes. To compel these to advance money beyond the true price of assurance, only to be returned at the end of twelve months, is a hardship to which, I think, they ought not to be subjected. Respectfully submitted,

W. H. C. BARTLETT, Actuary.

OPINIONS OF DISTINGUISHED ACTUARIES ON THE COURSE OF THE MUTUAL LIFE INSURANCE COMPANY.

NEW YORK, December 4th, 1872.

Messrs. Elizur Wright, Sheppard Homans, and D. Parks Fackler, Consulting Actuaries.

GENTLEMEN:—As the public mind is agitated upon the subject of the reduction of rates in Life Insurance by the Mutual Life Insurance Company of this city, we respectfully request from you your views upon the circular issued by that Company, and which we inclose herewith.

Your long connection with Life Insurance and your character as trusted experts in the business, together with the fact that as actuaries you occupy positions independent of individual companies, will give your views great weight with the public and with us. We are, gentlemen, your obedient servants.

WM. H. BEERS, Vice-President New York Life Insurance Company; JOHN E. DE WITT, President United States Life; Lewis C. Grover, President of the Mutual Benefit Life Insurance Company; N. D. Morgan, President North America Life Insurance Company; H. B. Hyde, Vice-President Equitable Life Assurance Society; Robert L. Case, President Security Life Insurance and Annuity Company; L. W. Frost, Acting President Continental Life Insurance Company; Henry Stokes, President Manhattan Life Insurance Company; C. Stanton, President Knickerbocker Life Insurance Company; Andrew Gill, President Guardian Life; James A. Taber, Secretary Merchants' Life; Fred Schwendler, Vice-President Germania Life Insurance Company; Geo. B. Satterlee, President Eclectic Life Insurance Company; Jas. H. Frothingham, President World Mutual Life Insurance Company; Chas. N. Morgan, President Excelsior Life Insurance Company; Edward A. Jones, President of the National Life Insurance Company; C. W. Bouck, President Brooklyn Life Insurance Company; S. S. Buckin, President Economical Life Insurance Company, Providence; C. Rice, President Massachusetts Mutual Life Insurance Company, Boston; Geo. P. Savage, President John Hancock Life Insurance Company, Boston.

NEW YORK, December 6th, 1872.

GENTLEMEN:—We are in receipt of your favor of the 4th instant, asking our opinions in regard to the reduction of premiums to be charged for life insurances by the Mutual Life Insurance Company of New York, as set forth in the published letter of its Actuary, Professor Bartlett, to which our attention is specially directed.

We have examined that circular with care. Its precise meaning is not clear while some of its statements seem inaccurate.

It is gravely proposed to reduce the *cost* of life insurance by reducing the rates of premium. But the Actuary of that Company, of all men, ought to know that in a mutual company the cost to the insured can only be reduced by reducing the working expenses. For the premium, so far as it is found to exceed the actual *cost*, is returned to the insured, with interest from year to year.

Mutual rates are designedly, and certainly ought to be, higher than the probable cost; the excess forms the capital, the balance-wheel, the perennial reservoir which exalts contingency into certainty. This has been most abundantly vindicated in the history of the "Mutual Life" itself.

The next section of the Professor's letter provides for the retention of the surplus—accruing from these new rates—until it amounts to one (originally stated as two) annual premiums, which is to be retained as a margin for contingencies not provided against in the lower premiums. But this very course will make the average outlay of the insured for the first ten years greater than now, and cause the company to retain on hand a much larger surplus than it now does. At present the average surplus on hand for each policy is only about 40 per cent. of the annual premium, while on the new plan it will in time become at least 100 per cent.

The following sections may be regarded as necessary sequences to the one just mentioned. They are as follows:

"2. That these credits be held to be assessable to meet any deficit that may arise from any circumstances whatever."

"3. That in case of death the whole of the reversionary credit to be paid to the heirs as at present."

The fourth and last we would fain believe a misprint, but we are assured to the contrary, as it is the same in all the publications—viz:

"4. That existing policy-holders may have the option either to leave their policies undisturbed and pay their old rates, receiving, of course, their proportional dividends and reversionary credits, or to take out new policies, with their existing credits added, and pay the new rates corresponding to their then present age, provided they subject themselves to a new medical examination and are pronounced assurable."

Nothing can express our views better than the language of a life company only second to the "Mutual" in size, which thus announces its intention not to reduce its rates:

"Nothing containing any element of hazard is truly safe unless more than apparently safe. A purely mutual company has no resource whatever beyond the premiums charged upon its policies; wherefore these premiums must be apparently higher than any foreseen contingency will exhaust, or future solvency is in peril."

The cash premiums of the Mutual Life from 1843 to 1871 were $64,677,770.23, as shown by its published statements, and the working expenses were $10,533,680.58, or 16.29 per cent. The expenses could not well have been much less if the premiums had been lower. By the reduction proposed by Professor Bartlett the premiums would have been about $53,000,000, which would have made the expenses not much if any less than twenty per cent., or double the margins now proposed for new policies. A company to be composed entirely of such policies could not stand without a large capital behind it, and no person of much common sense can contend that what is too weak to stand alone can add strength to anything.

We are unhesitatingly of opinion that the reduction of premiums as proposed by the Mutual Life Insurance Company of New York, is unwise, deficient in security, unjust to existing policy-holders, and prejudicial to their interests, as well as to their security.

The reserves of the old policies are in effect to be used as a capital stock to bear the expense of getting new business at stock rates, which must considerably exceed the margins of the new premiums. But this expense to the old members cannot be reimbursed to them by profits derived from the new ones at any future time, because they are mutual members, and entitled to any surplus that may ever accrue from their own premiums.

How far it is competent for the trustees of a strictly mutual corporation to admit persons to membership upon terms more favorable than have been and continue to be exacted from existing members is a question of law, as well as of mathematics and equity; but, if new members are to be admitted into the Mutual Life at the expense of those already insured—as will be the case if the plan is carried into effect, and the security of the latter be lessened thereby—then it is an injustice, of which every policy-holder in that Company has a right to complain.

Nothing can express our views better than the language of a life company only second to the "Mutual" in size, which thus announces its intention not to reduce its rates:

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We are unhesitatingly of opinion that the reduction of premiums, as proposed by the Mutual Life Insurance Company of New York, is unwise, deficient in security, unjust to existing policy-holders, and prejudicial to their rights and interests, and deserving our unqualified disapproval. We are confident, however, if the Trustees of the Mutual Life should carefully reconsider the matter, they will see that they are about to take a step unwarranted by their own experience or that of any other company, and will decide to refrain from it.

ELIZUR WRIGHT,
SHEPPARD HOMANS,
D. P. FACKLER,
Consulting Actuaries.

THE INSURANCE QUESTION.

TO THE EDITOR OF THE INDEPENDENT:

I SEE by the last annual report of the Insurance Commissioner of Massachusetts that on a four per cent. valuation the Mutual Life had a surplus of only $1.10 above each $100 required to reinsure its outstanding risks. In other words, the margin of only 8-10 per cent. above solvency. The policy-holders of this company invest their money in it because they have repeatedly been told and believed that the investment is safer than any other in the the world, and not subject to the contingencies to which other investments are liable; but, on examining the subject, it seems that a margin of only $8.10 above the $100 required to be solvent according to the standard tables is very small and might easily be overcome. Would it not be well for the Mutual to wait until this surplus of eight per cent. amounts to forty or fifty per cent. upon its premium reserve before making this change? I am surprised to find the margin so small in the case of the Mutual Life, and had supposed it much more than shown by the Massachusetts report.

A vessel freighted with the future interests of so many families should keep out in the open sea, and not see how close it can shave on some rocky promontory without injuring itself. If by the course proposed by the Mutual Life in the reduction of rates this margin is brought down very much less, it seems to me that the policy-holders will be very materially injured by the change, as their security will be greatly lessened. For one, I should be in favor of foregoing future dividends, and would prefer to see the surplus run up higher than at present, than see it lowered. I confess that I cannot understand the object of this reduction in rates. The company has been doing a good business—about $25,000,000 last year; and the policy-holders are, no doubt, satisfied with their dividends. The company would certainly be more secure by doing a business of $35,000,000 a year on its full rates than it would by doing $50,000,000 at low and insecure rates.

The truth of the matter is that the policy-holders in this company do not care to have their funds experimented with. We are satisfied "to let well enough alone." Is it that this company, which is laying up five or six millions a year, is dissatisfied because it is growing so slow and wishes to monopolize everything? Their funds should be taken very good care of, and their prospects should be very carefully studied, and no risks run which are unnecessary, because they have at risk nearly $250,000,000. This is a very large sum of money and will have to be paid. It, therefore, seems to me that this question should be most carefully considered before being acted upon.

AN OLD INSURANCE MAN.

Financial & Commercial.

MONEY MARKET.

THERE has been an exceptional and altogether unnatural tightness in the money market of Wall Street since December came in, while in Boston there has been a greater degree of ease than usual at this season. But this tightness of money here, and the consequent high rates of interest—which at times have been as high as ½ to ¾ per cent. a day, and on one day last week was up to ⅞ per cent.—has been owing to the attempt on the part of a stock-speculating clique to depress the prices of stocks, by locking up money, so as to enable them to buy back the stocks which they had sold at high prices. The parties concerned in this disreputable business are said to be the partners in the recent Northwestern "corner" and the manager of the Pacific Mail Steamship Company. Although these manipulators are not supposed to act in concert, they happened to be working together to accomplish the same object; and the Secretary of the Treasury, without knowing or caring anything about their movements, happened to play directly into their hands, and assist them in their designs, by calling in from the two banks the greater part of the greenbacks which had been deposited with them by Assistant Secretary Richardson, in October. It had been supposed that the Treasury Department would not call for the $6,000,000 thus loaned before the 1st of January, when the semi-annual dividends would be paid and money would be easier; but he has done so, and the result has been to reduce the surplus of reserve in the vaults of the Associated Banks to a very low point. According to the Bank Statement of Saturday, the surplus beyond the 25 per cent. required by law was but $1,463,475. The week before it was $2,744,150. Still the Bank Statement showed an increase in deposits of $3,104,000, and in specie of $262,200. As might have been expected, such an unfavorable exhibition by the banks had an unfavorable influence on the stock market, and the rates of interest on call at the close were from 1-16 to 1-32 a day until Monday.

At the opening of the present week the money market was easier; and, though 1-32 and interest was demanded at the beginning on call, loans were made before the close of bank hours on Monday at 5 to 6 per cent.

There has been during the week considerable activity in stocks and in general business, and at the commencement of the present week there was a marked movement in Pacific Mail, Western Union Telegraph, and Hannibal and St. Joseph Railroad Common stock.

In all other classes of speculative stocks and investment securities prices rule high and have an upward tendency. In Union Pacific bonds the advance has been greater than in any other railroad bonds; the 10 per cent. incomes having sold up to 82¾, against 77 a fortnight ago.

The gold market has been kept very steadily at 112¾ to 113⅛; but the price is unnaturally high, and the "bull" cliques have to work hard to prevent a decline.

Business paper, except that which ranks as gilt-edged, with double names and a short time to run, has been very difficult of negotiation outside of the banks. But strictly prime notes have not ruled below 1½ to 1 per cent. a month in some weeks. The rates are something easier, but business paper not ranking as "prime" is very difficult of sale at any price.

DRY GOODS.

THE dealings in all descriptions of domestic woolens and cottons have been unusually active for the season and the recent advance in prices has been firmly maintained. This has been the case with domestic cottons more than with woolens, and there are certain descriptions of cotton goods which are pretty well cleaned out from first hands, while contracts for future delivery can only be made at the market price ruling when the delivery takes place. This is very unusual at this season of the year, and it indicates a very lively and early opening of the spring business.

In underclothing and shirtings there is hardly as much activity as had been anticipated by some of the agents; but the advance on standard sheetings is well maintained, while there have been large sales of light weights. The stock in first hands is sensibly diminished and the market is steady.

Bleached sheetings and shirtings have been in good demand during the week; but there has been no "rush" to buy and prices are steadily maintained.

Printing cloths are in limited demand and the aggregate sales of the week are small, though not unusually so for the season.

The sales of prints are steady, but not to a large extent, in the choice styles and colors adapted to the season.

Ginghams are in moderate demand only and the sales are in small lots. Prices are firm and the stock in first hands diminishing.

Cotton flannels are in good demand, while the stock in the market is very small—so small, in fact, that purchasers do not find it easy to make up their assortments. Prices very firm.

Cotton drills are firmly held and prices well maintained.

Osnaburgs are in reasonably good demand for the season, and sales are easily effected at the current rates.

Cotton yarn easily maintains the recent advance in prices and sales are as large as usual at this season.

Corset jeans are without special change, but the business in these goods is active for the season. Prices steady.

Cambrics are in limited supply, and the best black and assorted colors are firmly held, with a tendency to higher prices.

Rolled jaconets are not in active demand, but the supply in first hands is so limited that prices remain firm.

Silesias are in about the usual demand at this season and prices are steady.

Stripes are in rather more active demand, and the sales are more extensive than usual at this season; but the supply in first hands is small and prices are very firm.

Worsted dress goods of desirable styles are in unusually good demand for the season, to meet the trade of the holidays. The sales are mostly in small lots, but they are large in the aggregate. Prices steady.

Cloths and overcoatings have undergone no special change. The market is firm, but the demand is only moderately active and the sales are hardly equal to the expectations of the agents and manufacturers.

Fancy cassimeres of heavy weight are not in good demand as usual at this season, and sales can only be effected to any extent by meeting the wishes of buyers as to prices. For light weights, adapted to the spring business, the demand is better and prices more firm.

Satinets are held at steady prices, but the sales are to a limited extent.

Kentucky jeans are inactive, the sales being only of a few desirable makes.

Flannels continue in active demand, with large sales and steady prices.

Blankets are selling moderately well in small lots, and prices are firmer, as the stock in the hands is greatly reduced.

Foreign dry goods are dull, except for the few especial articles required for the holidays. The stock of staple goods in bond is still large; but the importations are extremely light—much less than they were last year. Prices are generally firm and well maintained, but the sales are small.

BANKING HOUSE OF FISK & HATCH, } No. 5 Nassau street, New York. } NEW YORK, Dec. 9th, 1872.

THE total amount of the FIRST MORTGAGE 6 PER CENT. GOLD BONDS of the CHESAPEAKE AND OHIO RAILROAD COMPANY is $15,000,000, secured upon a property whose intrinsic value cannot be less than $35,000,000 to $40,000,000 and the location and advantages of which are such as to render a profitable traffic and a large revenue certain. This entire amount had been sold and the original negotiation of the Loan was formally closed in September last.

In order to more thoroughly complete the road with *Iron Bridges, Solid Embankments, Permanent Masonry, and Steel Rails* on portions of the route, provide extensive improvements and facilities for the transaction of a large business at both termini, and to furnish a more liberal equipment—all of which are demanded by present indications as to the immediate business of the road upon completion—the directors authorized the issue of $5,000,000 in 7 PER CENT. DEBENTURE BONDS—*i. e.*, Bonds not secured by Mortgage.

In the negotiation of the 7 PER CENT. BONDS a moderate amount of the SIX PER CENT. FIRST MORTGAGE BONDS of the Company previously sold have been received in part payment, a portion of which remain to be disposed of.

The Bonds are in denominations of $100, $500, and $1,000, either coupon or registered. Interest at the rate of 6 per cent. per annum, payable May and November. Both principal and interest payable in gold coin in the City of New York.

At the present price they yield over SEVEN PER CENT. IN GOLD *on their cost.*

First Mortgage Bonds upon first-class *completed roads* are notably scarce and command comparatively high prices; and, as the Chesapeake and Ohio Bonds may now be practically ranked among the best of that class of securities, the present opportunity for investment in them is peculiarly favorable to capitalists and investors seeking investments on advantageous terms, with the prospect of an early advance in market value.

The completion of the road, a renewal of the demand for American securities in Europe, returning ease in our money markets, and the large amounts usually seeking investment in the early part of the year must lead to the rapid absorption of these Bonds.

We receive deposits and allow interest on balances, issue certificates of deposit available in all parts of the country, make collections, buy and sell Stocks and Bonds at the Stock Exchange, on Commission, for cash, and deal in Government Securities, Central Pacific Bonds, etc.

FISK & HATCH.

JAY COOKE & CO., BANKERS.

We offer to investors the First Mortgage Land Grant Bonds of the Northern Pacific Railroad Company. Attention is called to the ample real estate security on which these bonds are based, in addition to the usual guaranty of a first mortgage on the road, its equipments, and traffic. The lands of the Company thus far sold have realized $5.60 per acre.

HOWES & MACY, Bankers, No. 30 Wall Street, N. Y., offer the same facilities to Depositors as Incorporated Banks, and allow interest on daily balances at the rate of Four per cent. Collections made on any point at current rates, with immediate returns. Special attention paid to choice Stock, Bonds, etc., etc., for Investors.

OPINIONS OF DISTINGUISHED ACTUARIES

ON THE COURSE OF THE MUTUAL LIFE INSURANCE COMPANY.

NEW YORK, Dec. 4th, 1872.

Messrs. Elizur Wright, Sheppard Homans, and D. Parks Fackler, Consulting Actuaries:

GENTLEMEN:—As the public mind is agitated upon the subject of the reduction of rates in Life Insurance by the Mutual Life Insurance Company of this city, we respectfully request from you your views upon the circular issued by that Company, and which we inclose herewith.

Your long connection with life insurance and your character as trusted experts in the business, together with the fact that as actuaries you occupy positions independent of individual companies, will give your views great weight with the public and with us. We are, gentlemen, your obedient servants.

Wm. H. Beers, V. P. N. Y. Life I. Co.; John E. De Witt, President United States Life; Lewis C. Grover, President of the Mutual Benefit Life Ins. Co.; N. D. Morgan, President North American Life Ins. Co.; H. B. Hyde, Vice-Pres't Equitable Life Assurance Society; Rob. L. Case, President Security Life Ins. and Annuity Co.; L. W. Frost, Acting Pres't Cont'l Life Ins. Co.; Henry Stokes, Pres't Manhattan Life Ins. Co.; C. Stanton, Pres't Knickerbocker Life Ins. Co.; Andrew Gill, President Guardian Life; James A. Taber, Secretary Merchants' Life; Fred. Schwendler, Vice-President Germania Life Ins. Co.; Geo. B. Satterlee, President Eclectic Life Ins. Co.; F. E. Morse, Vice-President Commonwealth Life Ins. Co.; Jas. H. Frothingham, President World Mutual Life Ins. Co.; Chas. N. Morgan, President Excelsior Life Ins. Co.; Edward A. Jones, President of the National Life Ins. Co.; C. W. Bouck, President Brooklyn Life Ins. Company

NEW YORK, Dec. 6, 1872.

GENTLEMEN:—We are in receipt of your favor of the 4th inst., asking our opinions in regard to the reduction of premiums to be charged for life insurance by the Mutual Life Insurance Company of New York, as set forth in the published letter of its Actuary, Prof. Bartlett, to which our attention is specially directed.

We have examined that circular with care; its precise meaning is not clear, while some of its statements seem inaccurate.

It is gravely proposed to reduce the *cost* of life insurance by reducing the rates of premium. But the Actuary of that company, of all men, ought to know that in a mutual company the cost to the insured can only be reduced by reducing the working expenses. For the premium, so far as it is found to exceed the actual *cost*, is returned to the insured, with interest from year to year.

Mutual rates are designedly and certainly ought to be higher than the probable cost; the excess forms the capital, the balance-wheel, the perennial reservoir which exalts contingency into certainty. This has been most abundantly vindicated in the history of the "Mutual Life" itself.

The language of Prof. Bartlett's letter is quite inaccurate when it speaks of reducing the margin of the premiums from forty per cent. to ten, and may have misled many, as it has puzzled us. For in only one of the present premium columns is the margin as high as forty per cent., and in some it is only twenty-one per cent.; so that only a few of the margins are reduced to the extent he mentions. To state it accurately, all the various additions to the net premium for expenses and contingencies are to be reduced to 10 per cent., and the rate per thousand for an ordinary life policy on a person aged 30, which is now $22.70, will then be $17.82, while for a five-year endowment policy the charge will be from $22 to $199, the proportionate reduction being thus *greatest* where the premium is *least* and the risk of the Company the heaviest—a self-evident error, which needs no further exposure from us.

The next section of the Professor's letter provides for the retention of the surplus—accruing from these new rates—until it amounts to one (originally stated as two) annual premiums, which is to be retained as a margin for contingencies not provided against in the lower premiums. But this very course will make the average outlay of the insured for the first ten years greater than now, and cause the company to retain on hand a much larger surplus than it now does. At present the average surplus on hand for each policy is only about 40 per cent. of the annual premium, while on the new plan it will in time become, at least, 100 per cent.

The two following sections may be regarded as necessary sequences to the one just mentioned. They are as follows:

2. That these credits be held to be assessable to meet any deficit that may arise from any circumstances whatever.

3. That in case of death the whole of the reversionary credit to be paid to the heirs, as at present.

The fourth and last we would fain believe a misprint; but we are assured to the contrary, as it is the same in all the publications—viz.:

4. That existing policy-holders may have the option either to leave their policies undisturbed and pay their old rates, receiving, of course, their proportional dividends and reversionary credits, subject to the conditions of (2), or *to take out new policies*, with their existing credits added, and *pay the new rates corresponding to their then present age, provided they subject themselves to a new medical examination and are pronounced assurable.*

The cash premiums of the Mutual Life from 1843 to 1871 were $64,677,770.23, as shown by its published statements, and the working expenses were $10,533,680.58, or 16.29 per cent. The expenses could not well have been much less if the premiums had been lower. By the reduction proposed by Professor Bartlett the premiums would have been about $53,000,000, which would have made the expenses not much if any less than twenty per cent., or double the margins now proposed for new policies. A company to be composed entirely of such policies could not stand without a large capital behind it, and no person of much common sense can contend that what is too weak to stand alone can add strength to anything.

We are unhesitatingly of opinion that the reduction of premiums as proposed by the Mutual Life Insurance Company of New York is unwise, deficient in security, unjust to existing policy-holders, prejudicial to their rights and interests, and deserving our unqualified disapproval. We are confident, however, if the Trustees of the Mutual Life should carefully reconsider the matter, they will see that they are about to take a step unwarranted by their own experience or that of any other company, and will decide to refrain from it.

ELIZUR WRIGHT,
SHEPPARD HOMANS,
D. P. FACKLER,
Consulting Actuaries.

Financial & Commercial.

LIVE STOCK MARKET.

FOR WEEK ENDING DEC. 10TH, 1872.

REPORTED EXPRESSLY FOR THE INDEPENDENT.

BEEVES are in large supply, with a plus proportion of very near stock. A small lot Fancy brought the highest price of the season; but poor stock has sold very low, reducing the average a half cent below last week, although Good and Medium have maintained some price as last quoted. To Cows are plenty and steady for good stock, with lower rates for rough. Calves are dull. Sheep and Lambs dull and easy. Swine moderately active.

BEEVES.—Receipts, 8,262. Sales Premium and Pasy at 14¾ to 15 cts. per pound; Prime to Extra, 12¾ to 14 cts.; Medium to Good, 11 to 12¾ cts.; Common to Fair, 9 to 11 cts.; Inferior, 6 to 7 cts. Extra Oxen, 9 to 9½ cts.

MILCH COWS.—129 received, and sold at $30 to $89 per head.

CALVES.—Receipts, 1,292. Milk-fed brisk 6 to 10 cts. per pound. Grasers, 4c. to $10.75 per head.

SHEEP AND LAMBS.—Receipts, 22,569. Sales at 4 to 6¾ cts. per pound; Extra to Good Sheep, 6¼ to 6¾ cts. for Ordinary, 4 to 5¾ for Fair to Choice.

SWINE.—Receipts, 51,031. Steady at 4¾ to 4¾ cts. per pound.

POSTSCRIPT.

LATEST DRY GOODS QUOTATIONS.

IMPORTANT TO EVERY MERCHANT IN THE UNITED STATES.

MONDAY EVENING, Dec. 2d, 1872.

The following are the wholesale net cash prices of all the leading styles of Domestic Dry Goods sold in the New York market. It is confidently believed that this weekly information will be found convenient to Trade Inquirers and more perfectly than in any other newspaper in the city is worth, to every dry goods merchant, ten times the subscription price of the paper.

Merrimack. D	11¾	Wamsutta	13
Cocheco	11¾	Garner & C.	11½
Saxon	11¾	Amoskeag	11½
Pacific	11½	Hamilton	11½
Amerycan	11¾	Richmond	11½
Dunnells	11½	Gloucester	11½
Allens	11¾	Mourning	11½
Manchester	11½	Oriental	11½
GINGHAMS.			
Lancaster	14	Roanoke	13¾
Hartford	13½	Glasgow	13
SHOW PRINTS.		**FANCIES.**	
Amoskeag, A	4¾	Pepperell, 6	11½
Lawrence, L	4	" 9	13½
" LL	3½	" 10	14½
" M	3½	" 11	15½
" O	3	" 12	16½
Pacific Extra	4½	" 13	17½
" H	4¼	" 14	18½
Atlantic A	4¾	Boot, R	10½
" H	4¼	" R	9½
" LL	3½	" O	8½
Amoskeag	4¾	Appleton, A	14½
"	4¼	Clark's	13½
Amoskeag	4¾	Lancaster	13½
Mack A	4¼	"	12½
Massachusetts	4¼	Lyman, R	12½
"	3½	"	11½
Indian Head	4¼	"	10½
Exeter, A	4¼	Tremont, D	11½
"	3½	Indian Orchard, A	11½
Medford	3½	"	10½
Auburn	4¼	"	9½
"	3½	Great Falls, H	11½
Pittsfield, A	4¼	"	10½
Kennebec, A	4¼	"	9½
Bedford, R	3½	"	8½
Pocasset	3½	"	7½
"	3	Pocasset, A	11½
K	3½	"	10½
Newmarket, A	4¼	Oneida, A	11½
"	3½	"	10½
BLEACHED MUSLIN.			
New York Mills, A	14½	Pocasset, AA	11½
Wamsutta	14½	Mystic Lake	11½
"	13½	Halifax Semi	7½
Tuscarora	14½	"	7½
Pocasset	14½	Lonsdale	12½
White Rock	14½	Cambric	12½
Forestdale	14½	Hill	12½
Masonville	14½	"	11½
Blackstone	14½	Bartlett	11½
Hope	14½	33-inch	13½
Langdon	13½	"	12½
"	12½	James Sp'm Mills	14½
" 36-inch	16½	" 36-inch	16½
Wauregan	14½	" 33-inch	13½
Pepperel	14½	Great Falls, S	14½
"	13½	"	13½
"	12½	Red Bank	14½
"	11½	"	13½
"	10½	Waltham, X	14½
"	9½	"	13½
"	8½	" 42-inch	16½
"	7½	"	15½
"	6½	"	14½
"	5½	"	13½
"	4½	"	12½
DENIMS.			
Amoskeag	17	Otis Company, CC	17
"	16	" BB	20
"	15	" AAA	23
Warren, Brown	17	Warren, Brown	17
Lewiston, Brown	15	Lewiston, Brown	15
Columbian	20	Columbian	20
STRIPED SHIRTINGS.			
Amoskeag	18	Whittenton, Au	16
York	16	" G	14
Uncasville	13½	"	12½
American	13½	Eagle	13½
Hamilton	9	Thorndike	17
Everett	13½	Harmonic	11½
TICKS.			
York, 32-inch	9	Lewis River	13
York, 33-inch	9½	Methuen, AA	13
American, A. C. A	12	Hamilton, Regular	10
" A	12	Willow Brook	14
" B	11	"	13
" C	10	A. Extra	10½
" D	9	Hampden, G	10
Conestoga, Gold Mine	21	Pearl River	17
Extra, 4-4	19	Brimfield	8
CORSET JEANS.			
Amoskeag	13½	Pepperell	16
Lancaster	12½	Lewis	12½
Naumkeag Satteens	16	Indian Orchard	12½
New Market	12½	Everett	10½
BROWN DRILLS.			
Amoskeag	15½	Appleton	15½
Pemberton	14	Pemberton	14
Lancaster	13½	Augusta	13½
Stark A	13½	Windsor	13
DELAINES.			
Pacific	10	Lowell	10
Hamilton	10	Sprague	10
Manchester	10	Wamsutta	10
CANTON FLANNELS.			
Hamilton	17	Everett	18
Laconia	16	Amoskeag, A	20
Tremont, H	13	Hamilton, H	16
" H	13	" P	14
Nashua A	16	" O	12

GENERAL MARKET REPORT.

REPORTED EXPRESSLY FOR "THE INDEPENDENT."

A Table of Quotations will be found in another column.

BREADSTUFFS, Etc.—The market for Flour has ruled steady and fairly active for export and for local and fall trade. Scarcity of freight-room restricts shipments to Europe. Receipts are moderate, but the stock on hand is light for the period of the year and holders are firm in their views. Spring Bakers' is in good demand. Southern is light request. Receipts for the week, 46,237 bbls. Prices: Superfine, $4.75 to $5.25; Extra, $5.30 to $6.25; Choice, $6.50 to $7.50. Flour is in fair demand and steady. Buckwheat Flour is in full supply and dull at $2.75 to $3 per 100 lbs. Corn Meal unchanged and firm. Wheat is higher, with a fair demand for good milling. Receipts, 270,107 bush. Freight-room hinders shipments. Oats were active in the beginning of the week, but closed quiet and weak. Receipts, 360,621 bush. Rye firm and active. Receipts, 74,009 bush. Barley moderately pressed for sales. Receipts, 318,014 bush. Barley Malt is held above buyers' views. Receipts, 37,695 bush.

BUILDING MATERIALS.—*Bricks* are firm, in consequence of the limited quantities offered and the demand is steady. *Glass* firm at previous values. *Iron* in moderate request and firm. In view of the light receipts. *Lumber* steady, with more tone to the market; receipts comparatively moderate, the State Canal being closed. The demand is not active. *Lathe* in good demand at the late advance; arrivals small. *Coal Nails* are lower.

COTTON has fluctuated from fair to good demand at slightly variable values. At the close the demand was good for export. Cotton, the export season being so far failed by scarcity of freight-room.

HIDES AND LEATHER.—Hides are firmer, with a slight advance on Montevideos. Leather is firm at full prices. The receipts are light; demand moderate. Principal call from manufacturers. Damaged stock scarce. Scraps of all sorts in small supply.

METALS.—American Pig Iron is very dull, with sales confined to small parcels. Scotch is in light request and in buyers' favor, who avail themselves. Rails inactive. Scrap irregular and dull. Refined Bar steady. Ingot Copper is in better demand, with a firm market and upward tendency. Manufactured is steady. Pig Lead is firm, with but few transactions. Pig Tin is in better request. Plates quiet and nominal. Spelter is steady. Iron Wire unchanged. Tin-plates steady.

MISCELLANEOUS.—Pot Ashes are steady. Pearls irregular. New Rosin Corn in moderate demand. Candles quiet. Anthracite Coal less active. Foreign in better request, at increased